



May 9, 2023

**RE: UPDATE 5/9/23: American Car Center/RAC Holdings**

Dear Consumer,

As you may be aware, the above-mentioned business/es have ceased operation. Accordingly, we understand this has left many consumers with questions about their purchased vehicles. The Motor Vehicle Commission would like to share the most recent information available as of **May 9, 2023**.

It has come to the Motor Vehicle Commission's attention that American Car Center/RAC Holdings will be filing Chapter 7 Bankruptcy. We are diligently seeking answers for those affected through the bankruptcy process, however, it will take some time and we kindly ask for your patience moving forward. We will update this space as soon as we have more information to share.

**As of March 31, 2023, Westlake Portfolio Management will be servicing all American Car Center accounts.**

For general questions you may contact WPM at: 877-854-1898 or [wpmcustomercare@wpmservicing.com](mailto:wpmcustomercare@wpmservicing.com). For credit inquiries, associated with WPM reporting: [creditbureaus@wpmservicing.com](mailto:creditbureaus@wpmservicing.com) and you may visit WPM's website at <https://www.wpmservicing.com>

**4/18/23 - For Bond inquiries please contact Dan Vacca [dvacca@travelers.com](mailto:dvacca@travelers.com). However, please be advised that lease vehicles are not covered by the surety bond issued by Travelers. In consultation with Mr. Vacca and our Dept of Revenue, Titling and Registration should be able to assist in obtaining documents for those vehicles paid in full. They can be reached at 615-741-3101 or you may visit their website at [Title and Registration \(tn.gov\)](http://www.tn.gov)**

Because this matter has affected several states and multiple dealerships, we still urge caution of scammers who may try to take advantage of this situation.

If you are a consumer and in possession of a temporary tag which is about to expire, please contact your local county clerk and have ready your bill of sale showing your purchase from American Car Center or a complaint you have filed with the Motor Vehicle Commission. You will need this documentation to apply for an additional 30-day temporary operating permit (TOP) through the county clerk. The application for the TOP can be found at [www.tn.gov/content/dam/tn/revenue/documents/forms/titlereg/fl314401Fill-in.pdf](http://www.tn.gov/content/dam/tn/revenue/documents/forms/titlereg/fl314401Fill-in.pdf)

Please note: County clerks are authorized to issue two temporary operation permits (TOP), pursuant to the authority under T.C.A. § 55-4-115(a)(1).

Finally, affected consumers should also consult a private attorney to determine their rights as a consumer and whether further legal action is necessary in regards to their specific complaint. Also, if you have not already done so, you may file a formal complaint with the Tennessee Motor Vehicle Commission by visiting [www.core.tn.gov](http://www.core.tn.gov) Complainants may be eligible to make a claim against that bond with the bond company. The bond company investigates each claim on its merit and determines eligibility. The limits of liability of the dealer bond is \$50,000. Should the Motor Vehicle Commission be advised of any further information regarding this matter, we will let you know as soon as possible.

Should you have questions, please do not hesitate to contact our office at 615-741-2711.

*Denise Lawrence*, Executive Director  
Tennessee Motor Vehicle Commission