# In-Depth Analysis of Stanley Coker’s Letter to Tennessee: Vehicle Ownership, Missing Status, Insurance Communication, and Sale Irregularities in a Budget/Progressive Auto Claim Case

## Executive Summary

Stanley Coker’s letter to the State of Tennessee, referencing an insurance claim involving a vehicle previously insured by Progressive but officially owned by Budget Rent a Car, brings to light a cluster of legal, administrative, and factual irregularities surrounding vehicle ownership, reporting processes, insurance practices, and the procedures of both rental car agencies and insurers. The letter centers on conflicting reports: database records state the car is “missing,” yet VIN and law enforcement checks do *not* corroborate this. It also alleges that Budget sold the car to an “unknown party” on June 28, 2024, amidst ongoing insurance premium payments by the user to Progressive and the user’s own continuous possession of the vehicle.

This report addresses each facet in detail, from the chain of vehicle ownership and database reporting protocols to potential insurance misrepresentation, inconsistent vehicle status in public records, and the legal ramifications of a purported “unknown” sale. It further investigates the authenticity of communications from Progressive and individuals like Matt Brooks, scrutinizing whether the information provided constitutes misrepresentation or fraud under Tennessee law. Underpinning this exploration is a critical assessment of how these procedural holes could implicate the car owner, insurers, and Budget in legal or regulatory disputes.

The report is organized into the following structured sections:

* **Vehicle Ownership**
* **Missing Status and VIN Database Irregularities**
* **Law Enforcement Checks and Stolen/Missing Procedures**
* **Insurance Premium Collection and Coverage Continuity**
* **Insurance Communications and the Matt Brooks Email**
* **The Alleged Sale to an Unknown Party**
* **Rental Car Company Sale Practices and Recordkeeping**
* **Insurance Fraud and Misrepresentation under Tennessee Law**
* **Summary Table: Timeline and Key Claims**
* **Dispute Resolution and Legal Remedies in Tennessee**

Each topic is analyzed with reference to up-to-date web resources, Tennessee statutes, and official procedures relevant to 2024-2025.

## Vehicle Ownership: Verification, Chain of Custody, and Official Records

The cornerstone of any vehicle-related dispute is clear, uncontested knowledge of *who* owns the vehicle at each point in time. In Stanley Coker’s letter, an official database search designated Budget Rent a Car as the owner of the vehicle in question, even though the car was continuously in the user’s possession and insured under their name via Progressive since 2023.

### 1. Title and Registration: The Legal Definition of Ownership

Vehicle ownership in the United States is established through a title-a government issued certificate that defines the legal owner. In rental/leasing scenarios, even when a car is consistently driven and insured by a private party, the *title* often remains with the rental or leasing company until a sale or lease buyout is executed1. In Tennessee, titles for used vehicles require submission of a valid certificate of title, odometer disclosure statement, and other documents to the county clerk’s office by the acquiring party2.

In the instance at hand, Budget retained legal title (and thus, official ownership) according to the vehicle database. This is consistent with industry practice, wherein the rental or leasing company holds title until the vehicle is retired from fleet and sold through formal channels1.

### 2. Disjointed Possession, Insurance, and Registered Ownership

A key complexity emerges when the person in possession and insuring the vehicle is not reflected as the titled owner in official state or NMVTIS records. This often arises when:

* A rental company’s vehicle is used by a customer under extended lease or rental due to special circumstances.
* The lessee or renter assumes insurance responsibility, but no formal title transfer or buyout occurs.
* The car continues to appear in database records under the rental company, regardless of actual place or mode of use.

“Commercial lease” or “corporate fleet” designations in Carfax or NMVTIS reports typically flag that the registered owner is a company, not a private individual, even if the customer has continuous use or even insures the car personally34.

### 3. The Role of Databases: NMVTIS, DMV, Carfax, and Title Flaws

* NMVTIS (National Motor Vehicle Title Information System) is the central title and history database for U.S. vehicles, relying on updates from state agencies, rental companies, insurers, and salvage operators5- it is considered the “master file” for title, brand, and theft status.
* Carfax aggregates NMVTIS, DMV, and service data but does not always reflect short-term changes or failed transfers, nor does it always flag rental status clearly or thoroughly3.
* Rental car companies, especially large corporate operators like Budget (a subsidiary of Avis Budget Group), must update state registries and NMVTIS when vehicles are retired, sold, or transferred from their fleet67.

It is not uncommon for database lags or failures by intermediaries (Auction houses, the rental agency, DMV) to create ambiguities or “ghost” records of fleet vehicles.

### 4. User’s Legal Standing

From a legal perspective, when you possess and insure a car continuously, but the title is still with the rental company, you are not the legal owner in the eyes of the state or NMVTIS. Trends in property law in Tennessee (and most states) place absolute weight on the title certificate and DMV record for all claims to vehicle ownership2.

If Budget never formally transferred the title to the user, Budget remains-for legal purposes-the official owner, despite insurance premiums being paid by another party. This is a critical foundation for the rest of the analysis.

## Missing Status: Database Listings versus VIN and Law Enforcement Checks

### 1. How a Vehicle Becomes “Missing” in Rental and Title Databases

Rental companies such as Budget routinely report vehicles as “missing” or “unreturned” if a customer fails to bring the car back after expiry of the rental/lease agreement, especially if they have no contact or suspect abandonment/theft8. These designations are *not* automatically forwarded to law enforcement unless certain criminal criteria are met, such as evidence of theft or gross misuse.

* Officially, a car reported as “missing” in a rental agency's own system or an industry database is *not* the same as it being reported “stolen” to police.
* The rental company could, for example, flag a car “missing” for accounting or asset inventory reasons, while the car itself is neither stolen nor the subject of an open law enforcement case.

### 2. Reporting Process Flaws and Database Delays

When Budget’s systems flag a vehicle as “missing,” this information may propagate to NMVTIS or fleet management records but will *not* appear on national stolen-vehicle lists or law enforcement databases unless a formal police report is generated910. Law enforcement and the Tennessee Department of Safety only show a car as “stolen” if a police report citing the VIN is filed and accepted (per Tenn. Code § 55-5-101)11.

This creates the scenario described-database listings suggest a “missing” vehicle, but official VIN checks and law enforcement inquiries show “no theft/missing status.”

* Carfax and other history tools explicitly warn users that their reports are only as accurate as the data submitted by state DMV/DoT and rental companies; if the “missing” flag is only in the proprietary rental company system, it won’t show on VIN/DMV/law enforcement records3.

### 3. Erroneous or Outdated “Missing” Listings

NMVTIS and related systems are subject to clerical, technical, or reporting lag errors, which can trigger inaccurate flags on title/ownership or status, especially with large rental/fleet vehicles changing hands quickly12. States and rental agencies are not always timely or uniform in updating listings outside of criminal theft cases13.

Mistakes can also occur if clerks mishandle VINs, misreport transfers, or agencies fail to update after a vehicle is returned, sold, or regularized13.

### 4. User Recourse for Database Errors

If a user finds a car listed as “missing” or “fleet” in Carfax or NMVTIS, but has possession and proof of insurance, they should:

* Notify the rental company and request correction of the record.
* Contact NMVTIS via their error reporting channels, and request a review of the VIN status5.
* Report to Carfax (via the Report Discrepancies portal), since Carfax invites correction and documentation from users and businesses to clarify problematic or outdated entries.

## Law Enforcement Stolen/Missing Vehicle Procedures

### 1. Police and the Official “Stolen” Designation

Tennessee law requires that police only list a vehicle as stolen in state and national databases (Tennessee Information Enforcement System - TIES, NCIC) upon receipt of a verified theft/embezzlement report109. Rental companies can request police to list a vehicle as stolen if:

* The vehicle was not returned as required.
* All reasonable efforts to contact the renter (phone, email, certified mail) have failed.
* There is a supporting rental contract/agreement showing refusal, abandonment, or lack of intent to return.

Merely being “unreturned” is not always sufficient unless clear evidence of criminal intent exists.

### 2. Protocol in the Absence of Stolen Reports

If law enforcement checks and VIN tools such as NICB VINCheck, NMVTIS, or state-level portals show “clean,” then:

* The vehicle is *not* officially classified as stolen.
* Sale, transfer, or reporting processes relying upon an open theft record (e.g., insurance “theft” claims) will be blocked14.

### 3. Legal Ramifications

False reports of a vehicle being stolen, missing, or “unavailable” can have severe legal consequences for parties knowingly providing such reports to law enforcement, insurance regulators, or title authorities15. The rental company and insurer have a duty to ensure that official reports match reality and are supported by underlying contracts and records.

## Vehicle History Reports: VIN Report Inconsistencies and Limitations

### 1. Why VIN Reports Sometimes Do Not Match “Missing” or “Fleet” Status

The accuracy of VIN history reports depends on timely, correct data provided by rental agencies, DMVs, law enforcement, and insurance records. There are several known limitations:

* *Unreported status*: Not every missing/fleet/unreturned incident is logged with the DMV/NMVTIS or with Carfax. These may remain isolated to internal rental/fleet systems until formal title transfer or law enforcement involvement occurs16.
* *Delayed updates*: It could take weeks or months for ownership, fleet status, or title result to propagate to consumer-reachable reports.
* *Rentals and title “washing”*: Vehicles are sometimes re-registered in multiple states or jurisdictions, creating the potential for gaps, duplicate titles, or “ghost” entries17.

VIN report providers like Carfax and VinCheckPro are explicit in disclaiming that many events (such as “missing rental” or internal fleet status) may not be captured automatically, especially in cases lacking police or official DMV action.

### 2. Correcting VIN History Errors

Carfax, NMVTIS, and DMV offer consumers routes for disputing or correcting inaccuracies in VIN status. These require submitting:

* Proof of ownership, rental agreement, or insurance documentation.
* Communication records indicating return or lawful use.
* Law enforcement verification when relevant5.

Awaiting such corrections, “false negative” or “false positive” status (vehicle listed as “missing” when in fact in use, or vice versa) can persist.

## Communication from Progressive: Analysis of the Coker Letter, Email From Matt Brooks, and Documentation Protocols

### 1. Progressive’s Insurance Claims and Reporting Protocols

Progressive, like all major insurers, must rely on verified documentation for issuing or denying claims:

* Claims representatives must supply evidence to support statements to regulatory authorities or the customer, especially in cases of denial or referral for fraud, as outlined in official Progressive fraud and claims reporting protocols18.
* Progressive’s claims documentation is expected to match the police, title, and DMV records for the vehicle in question, particularly for “total loss,” “theft,” or “non-existent” claims.

### 2. The Letter from Stanley Coker

Coker’s letter, as referenced, asserts that an “official” database search found Budget Rent a Car to be the vehicle’s true owner, and that the car was considered “missing.” This formed the basis for denying an insurance claim tied to the user’s policy.

If this assertion was made solely on the basis of Budget’s internal “missing” flag, with no supporting police or VIN report, it may be at odds with Progressive’s duty to rely on verifiable, third-party data for claim decisions. Further, if the user had been in continuous possession and had paid premiums, such communication from Progressive must be closely examined for procedural accuracy and regulatory compliance.

### 3. The Email and Photo from “Matt Brooks”

The email from Matt Brooks, containing a photo indicating the car was a missing rental, with a phone number linked to Carfax Customer Service, raises red flags:

* There is no evidence that Matt Brooks was an authorized Progressive or Budget representative-this name is associated with a separate insurance carrier, GEICO, according to public business profiles19.
* Carfax’s customer support, as clarified by Carfax itself, does *not* offer direct support by phone and instead exclusively manages report discrepancies via online help channels.
* If a Progressive adjuster knowingly circulated a misleading photo or referred inquiries to Carfax as a solution, this could be construed as an attempt to shift responsibility or avoid regulatory scrutiny for a potentially improper claim denial.

### 4. Progressive’s Duty of Good Faith

Insurers are bound in Tennessee by statutes prohibiting the intentional submission of false or fraudulent information concerning insurance claims or coverage, including denial communications directed to regulatory authorities or the insured2021.

Evidence indicates possible procedural failings by Progressive:

* Issuing a denial or claim status based on unverifiable or solely internal rental company data, rather than objective title/ownership/legal status.
* Potentially relying on spurious or incorrect communications (via “Matt Brooks”) not traceable to either Budget or Progressive’s official channels.
* Failing to account for the user’s possession, insurance payments, and lack of law enforcement action.

These matters could fall within “misrepresentation” or “fraudulent” communications as specified by Tennessee consumer and insurance law20.

## Insurance Premium Collection and Coverage Continuity

### 1. Premium Payments and Ongoing Coverage

The user notes that they were in continuous, documented possession of the vehicle, maintained insurance with Progressive since 2023, and paid all premiums as billed. Tennessee insurance law and company best practices dictate that premium collection should be synchronized with:

* Verification of insurable interest and legitimate risk: Insurers are required to confirm that agents are insuring a vehicle on behalf of the person with a valid interest to insure (usually the owner or long-term possessor)22.
* Prompt notification of any change in vehicle status or ownership: Upon learning the vehicle was “missing,” “sold,” or no longer eligible for coverage, insurers must notify the insured and terminate or adjust coverage as necessary.

### 2. Regulatory Ramifications

If an insurer collects premiums on a policy for a vehicle which, it claims, is now “missing,” or which the insurer never actually considers covered due to official ownership status, this could raise serious questions of compliance and potential bad faith or unjust enrichment. Tennessee law allows for restitution for improper premium collection in such cases21.

### 3. Loyalty, Discounts, and Duty to Notify

Progressive’s loyalty and customer retention programs (such as Diamond, Platinum, etc.) further obligate the company to clarify the insurable status of the vehicle in question for high-value or continuous customers22. Not notifying a loyal customer about a critical change in coverage or eligibility, while continuing to collect payment, is a breach of duty under both contract and insurance regulation.

## Sale to an Unknown Party: The Legality and Practicality of Rental Company Sales

### 1. Standard Rental Company Vehicle Sale Process

When Budget or any major rental company retires fleet vehicles, the process generally includes:

* Recipient must be identified and documented (dealer, auction, wholesaler, or registered retail buyer).
* Title transfer is processed via the state DMV, with a bill of sale, odometer disclosure, and assignment of ownership23.
* The new owner is entered in NMVTIS and DMV records, and the rental company’s liability is formally terminated.

No reputable rental company can lawfully sell a car to an “unknown party” or without transaction records, as such a process would violate both internal controls and state/federal inventory and tax requirements24.

### 2. Irregularities and Legal Violations

If Budget claims to have sold a vehicle on June 28, 2024, to an “unknown party,” while the user was paying for insurance and in active possession, the scenario is highly irregular. Such a sale may only occur in rare circumstances such as:

* Emergency asset liquidation-requires strict compliance with title and anti-fraud rules.
* Vehicle designated as “abandoned”-yet this would usually result in notification to the user and legal proceedings, including attempts to recover possession and serve due process before sale10.

Selling “to an unknown party” is not legally recognized as a valid act of transfer. It is virtually always a red flag for fraud, error, or administrative misconduct23.

### 3. Rental Company Recordkeeping and Audit

Budget, as part of the Avis Budget Group, is subject to extensive internal audit controls and state/federal tax law concerning fleet disposition67. All fleet sales must be scribed with:

* Buyer identity (name, contact, business ID).
* Transaction date, terms, VIN, and mileage.
* Tax documentation and title release.

Absence of these records is a cause for regulatory investigation and, potentially, criminal scrutiny.

## Insurance Fraud, Misrepresentation, and Legal Remedies in Tennessee

### 1. Statutory Framework

Tennessee prohibits both consumers and insurance companies from making or submitting false, fraudulent, or materially misleading claims, documents, or communications relating to insurance transactions (see **Tennessee Code § 39-14-133**, and Title 56 Chapter 53)2021. This includes false affidavits, claims of ownership, denials based on inaccurate fact, or statements to government agencies.

If an insurer (or any party) “intentionally presents or causes to be presented a false or fraudulent claim, or any proof in support of such claim, for the payment of a loss, or other benefits,” penalties are equivalent to theft. Restitution, damages, and regulatory censure are available to affected parties21.

### 2. Applicability to Progressive and Budget

If Progressive:

* Denied, delayed, or misrepresented your claim based on unproven or “internal only” missing status,
* Circulated or relied on documents/emails/photos from individuals not authorized or knowledgeable about the situation (e.g., Matt Brooks),
* Or referred you to sources (like Carfax Customer Service) who lack any ability to verify or confirm claim eligibility or vehicle status,

it may be liable for misconduct, misrepresentation, or fraud under Tennessee law25.

If Budget:

* Sold the car without proper records,
* Failed to notify the possessor/insured or comply with legal procedure,
* Falsely recorded or reported sale to an “unknown party,”

the company could be subject to both civil and criminal penalties.

### 3. Steps for Dispute Resolution

* File a formal complaint with the Tennessee Department of Commerce and Insurance if you believe you have been wrongfully denied a claim or victimized by insurance fraud2627.
* If the vehicle was sold without your consent, file a police report and notify the DMV, per best practices for unauthorized sale/theft10.
* Collect all supporting documentation (insurance cards, premium statements, correspondence from Progressive or Budget, photographs, law enforcement reports) for use during mediation or litigation.

## Rental Car Company Sale Procedures and Recordkeeping

### 1. Fleet Retirement and Sale Procedures

Each retired fleet vehicle is subject to a well-documented sales process:

* Transfer documentation includes bill of sale, odometer disclosure, valid assignment of title signed by an authorized officer of the corporation as per company authority records1.
* The transaction must be entered into both the company’s and the state’s (DMV/NMVTIS) records, closing the ownership loop145.
* Buyers may include auctions, licensed dealers, or individual consumers, each of whom must provide identifying information.

Budget, as a corporate entity, cannot lawfully anonymize the sale or forgo transaction records without violating state/federal regulations, risking fines or more serious criminal charges23.

### 2. Sale Irregularities

If an investigation finds that a car was “sold” while in a customer’s lawful possession (where the customer also continued to pay insurance), this strongly suggests process breakdown or willful misreporting somewhere in the chain-potentially rising to the level of conversion or fraud.

## Timeline of Key Events and Claims

Below is a summary table synthesizing the relevant facts, claims, and apparent inconsistencies derived from the account, public records, and referenced documents.

|  |  |  |  |
| --- | --- | --- | --- |
| Date/Period | Event/Claim | Source/Evidence | Analysis/Comment |
| 2023 | User insures vehicle via Progressive, pays premiums | Progressive policy, payment records | Insurance implies user held ongoing legal possession and interest in vehicle |
| June 28, 2024 | Budget allegedly sells car to "unknown party" | Coker letter, Budget database, no buyer ID provided | Gross procedural irregularity; "unknown" buyer not legally valid |
| Unspecified | Budget database lists car as "missing" | Coker letter, database status, Carfax email/photo | Internal flag not supported by law enforcement or VIN checks; user has continuous possession |
| Unspecified | Law enforcement and VIN checks show "not stolen" | User's police/VIN check results | Confirms car is *not* stolen/missing per official registries |
| Unspecified | Email from "Matt Brooks" with photo, Carfax number | Email/photo; phone traces to Carfax, Brooks to GEICO | No connection to incident; misleading if presented as Progressive/Budget response |
| Ongoing | User continues possessing/insuring car | User account, payment records | Contradicts claim of missing/stolen or sale during this period |
| Unspecified | Progressive denies/blocks claim or coverage | Coker letter, user experience | If based on unsupported data, potentially violates Tennessee consumer protection/fraud laws |

**Elaboration:** This sequence highlights the most important inconsistency: *At all times, the user’s possession and premium payments directly contradict Budget’s and Progressive’s claims of the vehicle being “missing,” “sold,” or otherwise uninsurable.*

## Dispute Resolution with the Tennessee Insurance Division

### 1. Consumer Complaint Mechanisms

Tennessee provides specific, robust channels for challenging fraudulent, incorrect, or unfair insurance-related conduct2627:

* *Online Complaint Form*: Accepts documentation and details of the dispute, including attachments.
* *Mediation*: The state’s Consumer Insurance Services investigates, mediates, and may refer egregious cases to the district attorney or Tennessee Attorney General for prosecution or civil recovery.
* *Restitution*: The state can order or facilitate refund of improperly collected premiums and/or restitution for improper denial of claim.

### 2. Legal Remedies Beyond Administrative Relief

* *Conversion Suit*: If a car is sold without your consent or knowledge, you can file suit for conversion, replevin (return), or monetary damages equal to the value of the car as per Tennessee common law15.
* *Civil/Criminal Fraud*: Tenn. Code § 39-14-133 and Title 56, Chapter 53 establish that both insurer and company can be prosecuted or sued for fraudulent claims, denials, or communications.
* *Consumer Protection Act*: Broader claims are available for unfair or deceptive business practices.

### 3. Resolution Steps

1. Collect and organize all records: emails, letters, claim denials, police/VIN checks, proof of payment, and possession.
2. Submit a complaint to Tennessee Consumer Insurance Services and, if necessary, file with the NMVTIS/Carfax/DMV for correction of VIN/title errors.
3. If Budget persists in false sale/ownership status, demand proper records pursuant to Tennessee commercial code and DMV rules.

## Conclusions and Recommendations

### 1. Summary of Findings

* The vehicle was, by all verifiable evidence, continuously possessed and insured by the user throughout 2023-2024.
* Budget’s and Progressive’s claims that the car was “missing” or “sold to an unknown party” are unsupported in the legal or practical sense, given the absence of police/DOT notifications, VIN history flags, or a documented title transfer; such a sale or loss is both irregular and potentially unlawful.
* Progressive’s communications, especially involving unaffiliated individuals (e.g., Matt Brooks) or referral to Carfax, fall short of best practices and may constitute regulatory or legal violations.
* Tennessee law provides strong remedies for insurance fraud, misrepresentation, and unauthorized vehicle sale.

### 2. Recommended Actions

1. **File a Formal Complaint**: Immediately file a complaint with the Tennessee Department of Commerce and Insurance and attach all supporting documents.
2. **Contact NMVTIS and Carfax**: Submit supporting records to dispute or correct database errors regarding fleet, missing, or stolen status.
3. **Demand Accountability and Records**: Write to Budget’s corporate compliance and Progressive’s claims/legal division demanding release of the full title, sale, and claim documentation.
4. **Legal Consultation**: Consult an attorney experienced in consumer, insurance, and property law to prepare for potential litigation or negotiation.
5. **VIN/Title Audit**: Request a certified audit of the vehicle’s NMVTIS, DMV, and Carfax record, utilizing proof of insurance and possession to press for correction.
6. **Escalate to Law Enforcement**: If the vehicle is truly “lost” in public records or Budget declares it sold/stolen while in your named insurance/possession, file a report with law enforcement and consider a civil suit for conversion/fraud.

## Final Thoughts

The confluence of rental company database errors, opaque insurance communications, and outright legal irregularities presents a serious consumer protection issue. The pattern described is not merely a clerical hiccup but touches the core of personal property rights and good faith insurance practices. The case detailed in this report exemplifies why strict adherence to formal title, reporting, and transactional procedures is essential-and why consumers must be diligent and proactive in contesting errors that threaten their assets or coverage.

If remedied quickly-through regulatory complaint and documentary correction-such clashes may resolve without lengthy litigation. If not, the statutes and case law of Tennessee provide a robust arsenal for property owners and insureds to recover their vehicles or seek restitution from insurers, rental companies, and any parties responsible for misrepresentation.

# References (34)

1. *Lease Buyout Title Transfer Process - CarTitles.com*. <https://cartitles.com/lease-buyout-title-transfer-process/>

2. *Titling a Vehicle - TN.gov*. <https://www.tn.gov/revenue/title-and-registration/vehicle-titling/titling-a-vehicle.html>

3. *Fleet, rental and lease* . <https://support.carfax.ca/en/support/solutions/articles/17000108361-fleet-rental-and-or-lease-use>

4. *Carfax Type of Owner: Corporate Fleet : r/askcarsales - Reddit*. <https://www.reddit.com/r/askcarsales/comments/132ckqg/carfax_type_of_owner_corporate_fleet/>

5. *National Motor Vehicle Title Information System (NMVTIS)*. <https://www.aamva.org/technology/systems/vehicle-systems/nmvtis>

6. *Who Owns Budget Car Rental? Untangling Corporate Ties Behind the Iconic ...*. <https://www.investmentinsight.org/2025/07/who-owns-budget-car-rental-untangling.html>

7. *Who Owns Budget Rent a Car? - AutoSlash*. <https://blog.autoslash.com/who-owns-budget-rent-a-car/>

8. *Rental Car Return at Budget Rent a Car*. <https://www.budget.com/en/help/usa-faqs/rental-car-return>

9. *Police Stolen Vehicle Database* . <https://www.vinaudit.com/police-stolen-vehicle-database>

10. *Verification of Ownership on Vehicles Found Abandoned, Immobile or ...*. <https://www.tn.gov/content/dam/tn/revenue/documents/forms/titlereg/f1310601Fill-in.pdf>

11. *Tennessee Code § 55-5-101 (2024) - Justia Law*. <https://law.justia.com/codes/tennessee/title-55/chapter-5/part-1/section-55-5-101/>

12. *NMVTIS GUIDE - TxDMV*. <https://www.txdmv.gov/sites/default/files/body-files/NMVTIS_Guide.pdf>

13. *VIN ERRORS.pub - NHTSA*. <https://www.nhtsa.gov/sites/nhtsa.gov/files/documents/vin_errors.pdf>

14. *National Motor Vehicle Title Information System (NMVTIS)*. <https://bja.ojp.gov/program/nmvtis/overview>

15. *TCA Motor Vehicle Theft Laws in Tennessee Explained*. <https://legalclarity.org/tca-motor-vehicle-theft-laws-in-tennessee-explained/>

16. *What If There Is A Mistake In A VIN? - ClearVin Blog*. <https://blog.clearvin.com/what-if-there-is-a-mistake-in-a-vin/>

17. *What to Do if a Dealership Sold a Car With the Wrong VIN*. <https://legalclarity.org/what-to-do-if-a-dealership-sold-a-car-with-the-wrong-vin/>

18. *How to Settle a Claim with Progressive Auto Insurance: A Step-by-Step ...*. <https://autoinsurancesanfranciscoca.com/how-to-settle-a-claim-with-progressive-auto-insurance-a-step-by-step-guide/>

19. *Matthew Brooks - ZoomInfo*. <https://www.zoominfo.com/p/Matthew-Brooks/10081584350>

20. *Tennessee Insurance Fraud - FindLaw*. <https://www.findlaw.com/state/tennessee-law/tennessee-insurance-fraud.html>

21. *Tennessee Code > Title 56 > Chapter 53 - Insurance Fraud*. <https://www.lawserver.com/law/state/tennessee/tn-code/tennessee_code_title_56_chapter_53>

22. *Every Progressive Car Insurance Discount Explained (2025) - Compare.com*. <https://www.compare.com/auto-insurance/cheap-car-insurance/discounts/progressive-discounts>

23. *Selling a Car in Tennessee - TN.gov*. <https://www.tn.gov/commerce/regboards/mvc/consumer/selling.html>

24. *Budget Refund and Cancellation Policy - ReturnPolicy.com*. <https://www.returnpolicy.com/budget>

25. *File a Complaint - TN.gov*. <https://www.tn.gov/commerce/insurance/consumer-resources/file-a-complaint.html>

26. *Consumer Complaint Form - TN*. <https://sbs.naic.org/solar-web/pages/public/onlineComplaintForm/onlineComplaintForm.jsf?state=tn>

27. *Presentation - Tennessee Hospital Association*. <https://tha.com/wp-content/uploads/2023/05/Complaint_PresentationTHA.pdf>