

**CALIFORNIA NEW CAR
DEALERS ASSOCIATION**

**CALIFORNIA AUTO DEALER
FINANCE AND INSURANCE
COMPLIANCE MANUAL
2012**

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IMPORTANT NOTICE

Purpose of Manual. This California Auto Dealer Finance and Insurance Compliance Manual has been authored by Manning, Leaver, Bruder & Berberich, Attorneys, Los Angeles, California, for the use by the California New Car Dealers Association and its Members. Its purpose is to assist California vehicle dealers with legal compliance in dealership finance and insurance (F&I) areas.

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USING THIS MANUAL

Table of Contents. Use the Table of Contents at the beginning of the Manual to find a particular section of the Manual.

Index. At the end of the Manual there is a detailed index for help in finding particular subjects.

Glossary. Throughout this Manual you will see some abbreviations and acronyms which refer to various statutes, regulations, and other words commonly used in F&I departments. For example, the California Automobile Sales Finance Act is described as ASFA. This Manual has a glossary, which describe these abbreviations and acronyms.

Text of Statutes and Regulations. The Manual sometimes refers to various California and federal statutes and regulations by their title and section numbers. You can read the full text of the statutes and regulations on various Web sites as follows:

California Statutes: An example of a reference to a California statute would be California Civil Code Section 2982. Go to www.leginfo.ca.gov/calaw.html. Put a check mark in the particular California Code you want to use by clicking in the box in front of the Code. Then click the “Search” button toward the bottom of the page. (Do not enter any search term.) You will be brought to a Table of Contents page for the Civil Code. Then scroll down to the particular Code section you want to see and click on it.

California Regulations: An example of a reference to a California regulation would be: 13 CCR 272.00. Go to <http://government.westlaw.com/linkedslice/default.asp?SP=CCR-1000>. Click on the “Search” button’ then enter the title of the Code and the section number. In the example, the title is 13 and the section number is 272.00. Then click on the number in front of the code section to see the text of the code section.

Federal Statutes: An example of a reference to a federal statute would be 15 U.S.C. § 6809. Go to <http://www.findlaw.com/casecode/uscodes/>. Enter the title of the Code and section number; then click “Search.” In the example, the title is 15 and the section number is 6809. To see the Code section that follows, click the “Next” button on the bottom of the page.

Federal Regulations: An example of a reference to a federal regulation would be: 16 CFR 682.1. Go to www.findlaw.com/casecode/cfr.html. Then follow the search instructions.

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