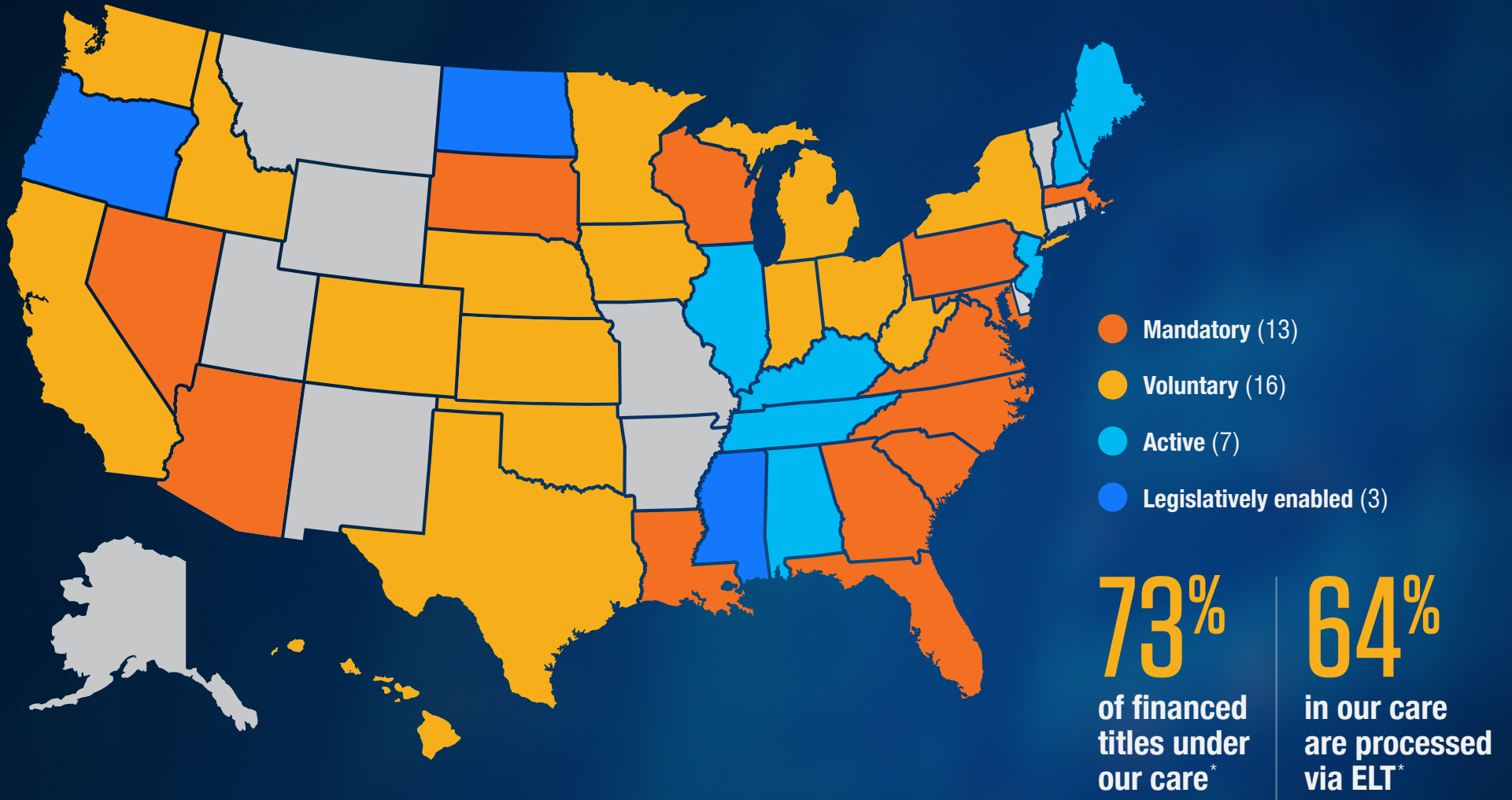


# THE RISE IN ELECTRONIC LIEN & TITLE



\*Dealertrack Internal data and Q4 2022 Experian consumer financed vehicles data