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**COX AUTOMOTIVE INVESTS IN SILVERROCK HOLDINGS,
ENTERS F&I SPACE**

Investment Expands Portfolio of Dealer Solutions to Drive More Efficient Transactions

ATLANTA, January, 28, 2016 – GO Financial and NextGear Capital affiliated dealers will soon be able to offer warranty, insurance and theft recovery products to consumers as a result of Cox Automotive’s strategic investment in SilverRock Holdings, LLC. The company announced today its acquisition of a minority interest in SilverRock Holdings, majority owned by Ernest Garcia and Ray Fidel of DriveTime through their separate company, Oreno Holdings, LLC. SilverRock Holdings provides F&I products such as Extended Vehicle Service Contracts, Global Positioning System (GPS) theft recovery products, Guaranteed Asset Protection products (GAP) and auto insurance solutions to consumers through independent and franchise dealers.

This investment in SilverRock Holdings provides Cox Automotive dealer customers opportunities to offer products in the rapidly growing finance and insurance space. It also supports the need for retail customers across the credit spectrum to have better options for insurance needs and to protect themselves against unforeseen mechanical failures, accidents and theft.

“Our stake in SilverRock Holdings supports our goals of delivering the types of products and services that dealers need to grow and compete. The aftermarket vehicle ancillary products industry is highly fragmented,” said Brian Geitner, president, Financial Services and NextGear Capital. “This partnership will offer GO Financial and NextGear Capital affiliated dealers a greater variety of services, creating a one-stop approach and a more efficient transaction for retail customers.”

The transaction closed on December 31, 2015. SilverRock Holdings, LLC owns the following warranty and insurance companies:

1. SilverRock Automotive – a vehicle service contract administrator and obligor
2. SilverRock Insurance – an online insurance agency
3. BlueShore Insurance Company – a property and casualty insurance company

“This new arrangement with Cox Automotive is a result of our close collaboration and mutual desire to offer our clients what they need and want to succeed,” said DriveTime chairman Ernie Garcia and majority owner of equity partner Oreno Holdings, LLC. “Our deep knowledge of the subprime vehicle market and independent dealers pairs well with Cox Automotive’s expansive products and services across the automotive ecosystem.”

About Cox Automotive

Cox Automotive, Inc. is transforming the way the world buys, sells and owns cars with industry-leading digital marketing, software, financial, wholesale and e-commerce solutions for consumers, dealers, manufacturers and the overall automotive ecosystem worldwide. Committed to open choice and dedicated to strong partnerships, the Cox Automotive family includes Manheim®, Autotrader®, Kelley Blue Book®, Dealertrack®, vAuto®, Xtime®, NextGear Capital® and a host of other brands. The global company has nearly 30,000 team members in more than 200 locations and is partner to more than 40,000 auto dealers, as well as most major automobile manufacturers, while engaging U.S. consumer car buyers with the most recognized media brands in the industry. Cox Automotive is a subsidiary of Cox Enterprises, Inc., an Atlanta-based company with revenues of more than \$17 billion and approximately 55,000 employees. Cox Enterprises' other major operating subsidiaries include Cox Communications and Cox Media Group. For more information about Cox Automotive, visit www.coxautoinc.com.

About SilverRock Holdings

SilverRock Holdings, LLC was established in 2014 to provide simple, cost-effective F&I solutions such as vehicle service contracts and auto insurance to dealers. Based in Tempe, AZ, SilverRock's offerings extend to additional ancillary products including guaranteed asset protection (GAP) coverage, vehicle theft protection and GPS tracking products. For more information about the SilverRock Holdings, visit silverrockinc.com.

About GO Financial

GO Financial provides subprime sales finance options for independent and franchise dealers. With its roots as an independent dealer focused on the subprime market for over 20 years, GO Financial offers a perspective different than any other indirect lender in the industry. Headquartered in Mesa, Arizona, GO Financial operates in 46 states. Visit gofinancial.com to learn more.

About NextGear Capital

NextGear Capital is the automotive industry's leading comprehensive provider of lending products and solutions. The company equips dealerships worldwide with flexible lines of credit to purchase inventory from over 1,000 live and online auctions, in addition to other sources throughout the U.S., Canada, U.K. and Republic of Ireland. Serving more than 22,000 dealers, NextGear Capital's robust array of services and support allows dealers to acquire and sell more inventory to grow their business. The company is headquartered in Carmel, Indiana and is part of Cox Automotive, which includes industry leaders such as Autotrader, Kelley Blue Book, Manheim and vAuto. Visit nextgearcapital.com to learn more.

About DriveTime

DriveTime Automotive Group, Inc. is the largest used car dealer and financing company helping people with credit issues find and finance vehicles in the USA. Based in Tempe, Arizona, DriveTime was founded in 2002 and currently operates over 135 dealerships in 26 states, employing more than 3,600 people across the country and serving over 120,000 customers per year. For more information, visit drivetime.com.

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