

**Jack Mellon**  
**President/CEO**

Jack has an extensive retail automotive career. He is experienced in all phases of dealership operations. He has served as a consultant to automotive dealers since 1981. He has been nationally recognized as an expert in dealer reinsurance programs. Jack started The Providence Group in 1991 after running a seven state region for Voyager Automotive Group as Sr. Vice President. Jack worked around the car business as a teenager but went off to the University of Florida to become an accountant. After only a few months in that profession he went to work for the local Ford dealer in 1974 who helped him work his way up to GM-operator of a Chevrolet store. In 1981 he moved to Virginia to start a consulting career in the automotive field

that has covered almost thirty years. A strong believer in process and execution he has made that the foundation of Providence.



**Kevin Newman**  
**Senior Vice President / National Director**

Kevin is responsible for development, sales and maintenance of a variety of products and services provided to retail automotive dealerships in a four-state region. He literally grew up in the automotive retail business, starting in 1974 as a teenager working in a family-run dealership in Newport News, Virginia. His entire career has been automotive-oriented; ranging from entry-level sales and service positions in the Tidewater region of Virginia to general manager of a dealership in the Richmond, Virginia area. He energetically parlays his hard-won, hands-on knowledge of the automotive retail business into significant benefits for dealerships' valued customers. Kevin has been with The Providence Group since 1996.



**Bill Stoeckeler**  
**Vice President / National Accounts**

Bill has 25+ years experience in all management positions in automobile dealerships, including 9 years as a Dealer-Principal. This experience enables him to effectively interact with all dealership personnel, especially Dealer Principals & GMs. Bill has been with The Providence Group since 2000.



**Jennifer Lawson**  
**Office Manager**

Jenn has been in the automobile industry for 8 years. She serves as the liaison between our vendors, dealers and agents. Her knowledge of the products and services are instrumental in problem solving. Her tenure with The Providence Group has provided her with expert knowledge on dealer compliance issues, rates, remittance, claim issues, and ordering of supplies. She organizes all training that the Providence Group offers. Jenn has been with The Providence Group since 2002.



**Jeff McHugh**  
**Regional Manager**

Jeff started in the automobile business in sales in 1976; He has held positions on every level of dealership management, working in markets like Atlanta, Norfolk, Wilmington and Charlotte. His automotive experience is in used, new, F&I, secondary marketing and general management. He worked with the Virginia DMV in development of what has now become the online title and tag solution for the VADMV. Jeff currently is Director of Business Development for the Florida Region. Jeff has been with The Providence Group since 2003.



**Donald Brown**  
**VA – Account Development Manager**

Donald has been a proud professional of the Tidewater retail business since 1985. He started his automotive career as a salesperson. He moved up through the ranks with management experience including Finance, Finance Director, Used and New Car Manager and Sales Director. He left the retail side to broaden his experience and helped open a new Indirect Lender in Virginia. He stayed with Onyx learning the banking side of automotive lending until 2002 when the lure and excitement of the retail brought him back. He worked for two more years as a Finance Director. He has helped Southeastern Virginia Dealers maintain high levels of compliance and profitability. Donald has been with The Providence Group since 2004.



**William Rosser**  
**Regional Manager**

William has been in the car business since 1971, holding positions in parts sales, Service Advisor, Body Shop Manager, Shop Foreman and Parts and Service Director of two Chrysler, Dodge and Jeep dealerships for 27 years. He has been an instructor at a Vocational Technical school teaching basic mechanics for 7 years. He was President of the Richmond Parts and Service Chrysler Guild club for 20 years. He has held service advisor training classes for the West Virginia Dealer Association and Virginia Auto Dealer Association. William has been with The Providence Group since 2006.



**Carolyn Dewyea**  
**VA - Account Development Manager**

Carolyn's background begins in 1991 when she got her first job in sales that quickly grew to a position as an F&I Specialist. She filled many positions in the dealership from Sales Manager to Director; her passion has always been finance. Her last 5 years in a dealership setting was with one of the most aggressive F&I groups. After many years in the automotive industry she left to take a position as a credit buyer for the subprime bank AmeriCredit. There she gained a different perspective of the business and used her skills to work with a large dealer base to approve and fund deals. Carolyn has been with The Providence Group since 2007.



**Ruthann Priest**  
**Business Manager**

Ruthann has over 20 years of administrative, general accounting and human resource experience. She obtained her PHR certification in December 2003. She has worked in several different industries including engineering, legal, and the Federal Government. She has her Associates in Business Management from John Tyler Community College and her Bachelors in Liberal Arts from University of Richmond. She co-chaired the Richmond Race for the Cure in 2008 and 2009 resulting in over 2 million dollars raised for the fight against breast cancer. Ruthann has been with The Providence Group since 2008.



**Chris Cadwallader**  
**OH - Account Development Manager**

Chris has been in the automotive industry since 1995. Starting in sales at his family owned dealership, he quickly moved through all management positions within the dealership. Chris has been in the Ohio market as an agent developing Finance and Insurance departments for car dealerships for the last 10 years. His knowledge in retail coupled with more than 10 years of F&I development makes him uniquely qualified to assist dealers in their variable operations. Chris joined The Providence Group in 2010.



**Lars Holbrook**  
**FL - Account Development Manager**

Lars has 23 years of experience in the automobile industry in Florida. He began his career as an account specialist for Voyager Automotive group in Jacksonville which later brought him to Daytona Beach. He then got into the retail side of the business as a Finance Manager for a large domestic dealership. Throughout his years there, he also held positions as a New Car Manager, Used Car Manager and Leasing Manager spending his last 6 years with them as Finance Director. Lars joined The Providence Group in 2010



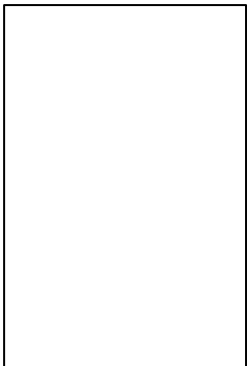
**Morgan Mellon**  
**FL - Account Development Specialist**

Morgan Mellon grew up in the retail car business and is knowledgeable in the many aspects of business development, process, and successful sales strategies. She has over 7 years of sales and marketing experience, including management positions where she demonstrated great success in training and developing programs and leading a team to outperform benchmarks on a consistent basis. Morgan holds a Bachelors of Science from Old Dominion University where she studied Psychology and Business. Morgan joined The Providence Group in 2010.



**Gary Hartman**  
**WV/VA - Account Development Specialist**

Gary is a life-long resident of Harrisonburg VA, and attended Eastern Mennonite University where we received his Bachelor's degree in Business and Organizational Development. In 1991 he started his sales career as a sales associate and worked his way through the ranks ranging from sales, fleet sales, F&I, Sales Manager and GSM. He took a brief time away from the automotive industry and went into banking where he was able to learn the ins and outs of the banking and lending processes. With his extensive experience in both the sales and finance departments he prides himself on his ability to train staff and help increase dealerships bottom line. Gary started with the Providence Group in July 2011 and will be focusing on the route 29 west and West Virginia markets.



**Kannon Grant**  
**OH - Account Development Specialist**

Kannon has been in the car business since 1997. He began his career in the automobile industry working on a small car lot then moving on to the larger Columbus market. His responsibilities have steadily increased having many titles and wearing many hats. He has trained sales people from the floor up, to make a career of the business and to reach higher levels. Finance has proved to be his passion and he has spent the last several years maximizing opportunity in this area. Kannon joined The Providence Group in 2011.