



Date: June 8, 2025

**VIA US CERTIFIED MAIL  
E-MAIL**

**Consumer Financial Protection Bureau (CFPB)**

**Complaint Portal:** <https://www.consumerfinance.gov/complaint/>

**General Email (non-complaint):** [CFPB\\_Public@cfpb.gov](mailto:CFPB_Public@cfpb.gov)

**Mailing Address:**

Consumer Financial Protection Bureau

**P.O. Box 27170**

**Washington, DC 20038**

**Federal Trade Commission (FTC)**

**General Complaint Portal:** <https://reportfraud.ftc.gov/>

**Email for attachments or supporting documentation:** [support@reportfraud.ftc.gov](mailto:support@reportfraud.ftc.gov)

**Mailing Address (if required):**

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue, NW

**Washington, DC 20580**

**Florida Department of Financial Services (DFS)**

Division of Consumer Services

**Email:** [consumer.services@myfloridacfo.com](mailto:consumer.services@myfloridacfo.com)

**Backup Email:** [askDFS@myfloridacfo.com](mailto:askDFS@myfloridacfo.com)

**Mailing Address:**

Florida Department of Financial Services

Division of Consumer Services

200 East Gaines Street

**Tallahassee, FL 32399-0319**

**Florida Department of Highway Safety and Motor Vehicles**

Bureau of Motorist Compliance

Driver License Reinstatement Division

2900 Apalachee Parkway

**Tallahassee, FL 32399**



**RE: FORMAL COMPLAINT – FRAUD, DECEPTIVE PRACTICES  
& ENDANGERMENT BY CARMAX AUTO SUPERSTORES, INC.**

Subject: Complaint Against CarMax – Broward County, FL

Complainant: Phillip Daniel Martins (via Legal Help 4 You LLC)

Date of Incident: December 2024

Vehicle: 2022 BMW 330i, VIN 3MW5R7J01N8C69704

Dealership Location: CarMax Auto Superstore – Broward County, FL

To Whom It May Concern,

This complaint is being submitted to formally request an immediate investigation and enforcement action against CarMax Auto Superstores, Inc., a licensed dealer operating in the State of Florida, for engaging in fraudulent and deceptive business practices, including affidavit fraud, insurance misrepresentation, regulatory violations, and consumer endangerment.

**Facts of the Case:**

Mr. Phillip Martins purchased a BMW from CarMax in December 2024.

The CarMax employee included in the official affidavit a 2019 insurance policy that had long been canceled and that did not apply to the new BMW.



The employee induced Mr. Martins to give insurance history from past vehicles rather than requiring a valid current policy — all to expedite the sale and ensure the employee's commission.

Mr. Martins had an active GEICO policy on his trade-in vehicle at the time of the transaction. The CarMax employee never informed him or helped transfer coverage to the new car, despite being legally and contractually obligated to do so.

Mr. Martins drove off the CarMax lot uninsured, resulting in a major accident weeks later. The BMW was totaled, and Mr. Martins is now being forced to continue paying for a vehicle he no longer possesses.

CarMax has refused to cancel the contract, ignored all good-faith communication, and continues to demand payment.

The conduct constitutes consumer fraud, regulatory misconduct, dealer licensing violations, and gross negligence endangering both the customer and the public.

### **Legal Violations Cited:**

Florida Deceptive and Unfair Trade Practices Act (FDUTPA) – Fla. Stat. § 501.204

Florida Dealer Law and Insurance Disclosure Regulations

Florida Stat. § 817.034 – Communications Fraud Act

FTC Act § 5 – Deceptive and Misleading Consumer Practices

Florida Financial Services Rule 69B – Misrepresentation of Insurance Coverage



## **Requested Action:**

We urge your offices to investigate CarMax for:

Fraudulent completion of official vehicle sale documents (insurance affidavit);

Deceptive sales practices placing an uninsured consumer and others at risk;

Violations of vehicle delivery insurance verification requirements;

Continuing financial abuse after loss of the vehicle;

Regulatory breaches subject to penalties, suspension, or revocation of license.

All documentation, including the fraudulent affidavit, the cancelled 2019 insurance policy, and the statement from Mr. Martins, will be submitted upon request.

We intend to file a civil lawsuit seeking damages of \$200,000+, but regulatory action is also necessary to prevent recurrence and hold CarMax accountable.

Please confirm receipt and advice regarding investigative proceedings. A copy of this complaint will also be sent to CarMax's legal department to notify them that formal complaints are being filed with state and federal agencies.

Sincerely,

Legal Help 4 You LLC

160 W Camino Real, Ste 102

Boca Raton, FL 33432

Phone: (786) 588-1202

Email: [rs@legalhelp4y.com](mailto:rs@legalhelp4y.com)