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## THEE CAR LOT

### *Making Miracles On The Murk*



by Val Jones - Staff writer

Many would think that to have one of the top-selling car dealerships in the nation located in an impoverished area like Murchison Road would be insane. But not Chad Brown, owner of THEE CAR LOT. He looked at this historically-rich and once vital area nestled in the heart of Fayetteville and decided to plant seeds of success. Now those sown seeds are one of the most successful car dealerships in the nation.

If you find the name THEE CAR LOT a little interesting, there is an interesting story behind it as well. “My family has been in the car business for 40 years,” says Chad. “They would sit around the house talking about where they worked and it was always ‘the car lot’ this and ‘the car lot’ that. It just became something embedded in our minds and it seemed everything revolved around ‘the car lot.’ *The mechanics at the car lot...this is happening at the car lot...let’s go meet our wives at the car lot. Where you going? To the car lot. Where did you get your car? At the car lot.* So, it just seemed natural to give my dealership the actual name of ‘The Car Lot’ to give it that right recognition.”

However, Chad couldn’t exactly use “The” in his business name because business licenses prohibit the term from being the first part of a company’s name. So, he had to be creative and use the double E instead, making the word “THEE.” Adds Chad: “Plus, it kinda went with the community. We’re located in a very faith-based area and there are many churches around here. Being that I’m a believer myself, I really wanted to relate and reach out to the community by bringing my business here and help the growth of this area. So, the name just seemed to click and make sense.”

Once a mecca for black businesses, Murchison Road has seen its once thriving community fall to poverty and hard times. Even with one of the top Universities in the state and a few notable businesses along the strip, the area is marred with a stigma and look of economic abandonment and blithe.

So why would Chad Brown decide to put a multi-million dollar business on the “Murk?” “It just made good business sense,” says the family man of 4 who shares ownership with his wife, Erin. “I know that there are those with the perceptions of ‘Okay, I’m this white guy who came into the middle of this community to start of a business. What the heck was he thinking?!’ But, I saw potential growth and potential diversity that could help rebuild this community. I saw a great business opportunity that could benefit us all. I’m a businessman...and I see viable business in this community.”

Business is something Chad Brown would know about. Growing up in Fayetteville, he also grew up in the family business. His father and mother, Joe and Linda, have run a family car lot – J&L Auto Sales – for around 40 years off Cumberland Road.

“I remember washing cars and just hanging out at the car lot when I was young,” says Chad. “I ran that place for 9 years after high school, so I got the experience I needed there. During this time, my dad had a heart attack and I had to run things myself for a couple of years. I did all the buying and selling, the collecting and accounts payable and receivable myself. Plus, I learned how to treat people from a man who believes that even handshake was a bond to do good business.”

But was it good business to put his car dealership in an economically depressed area? Chad thinks so. He remembers when a very prominent business person asked me why

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in the world would he put his million-dollar car lot on Murchison Road?! He replied, “Well actually it was just a sound business decision. Because this is a depressed area, economically the land is inexpensive. And as I started to build THEE CAR LOT and put it on paper, I decided to put the best business we possibly could on this spot. Fancy, nice and give back to the community a sense of pride that ‘Hey, we might be depressed economically, but that doesn’t mean you have to treat us that way. Treat us like we got money, like we got the ability to make the payments!’”

Chad continues, “And the fact of the matter is...these people still buy cars; they still spend money. So how great is it to do that right in their own community with a business that actually wants to help the community grow, financially and physically?”

Sounding more like a financial visionary more than just a businessman, Chad is one of a very few who have been able to foresee this vision of success coming off Murchison Road. But perhaps his own rag to riches story is what propels him to see success what others don’t. “I was bankrupt about 9 years ago...and it wasn’t pretty or easy making my way back,” remembers Chad. “But I was given a second chance. I went on to do different things, including getting involved with a medical supply company that I own, which affords me the leeway to do what I’m doing now. Trust me when I say whatever you do always comes back. I never boast, but I’m proud. I’m a true rag to riches story.”

And giving second chances is exactly what Chad Brown and his staff do at THEE CAR LOT. Opening up a car dealership that is able to offer people credit who would not otherwise get the opportunity to get credit elsewhere has made him #1 in the state with credit acceptance. As well, he is usually #1 or 2 in the region which encompasses 60 dealerships.

For a dealership that’s been operating for about 8 months with over 300 cars sold retail, Chad Brown and THEE CAR LOT are proving they must be doing something very right. The dealership guarantees financing to nearly everyone. Their slogan is: *If you’re walking and talking and have an ID, your down-payment is all the credit you’ll need.* A customer’s credit is based on their down-payment and THEE CAR LOT will finance literally anyone as long as they can put insurance on a car and drive that car.

Says Chad, “I’ve had success with those who has had a credit score as low as 425; and I have been able to get them bank financing. The bank we deal with deals with about a thousand or so dealers in the nation. In fact, in the month of November, I was number 7 overall in the nation with how many contracts I did with our bank. We’ve given credit to everyone, regardless of their situation. Whether they’ve had repos, bankruptcies, whatever their bad situation is, we can help them turn that around and give them a second chance at good credit.”

Chad reflects a little more on his own second chance success story: “I’ve been there, from bankruptcy to now. I know what it’s like to have your credit shot. Bottom line: how can you work and make money when you don’t even have the basic needs of transportation? That’s where someone needs to start when they want to rebuild their credit. They just can’t go out and buy a house all of a sudden if they’ve got a bunch of bad credit. However, they can start out with car...and that can lead them to newer, nicer things in life if they can change their credit.”

When it comes to a variety of cars to choose from, THEE CAR LOT has about 100 to 140 cars to choose from at any given time, ranging from prices of \$1000 up to \$14,995. You’ll find a wide variety of trucks, SUVs, minivans, family and sporty cars like Mercedes Benzes and Honda Accords, various exotics and more...with a variety of down payments that meet any budget.

In-house financing is usually 15-25% down, depending on the customer’s situation or the car they’re looking at. “We make the payment affordable according to the customer’s income levels and we service the cars before they get them,” says Chad. “I sleep well at night knowing that I spend thousands of dollars a week making sure my cars are right before our customer gets them. And we’re pretty proud of our record in customer approval.”

Speaking of customer approval, many of the local pastors recommend THEE CAR LOT to their members when it comes to purchasing a car. “Pastor Hightower has recommended us to many of his church members,” says Chad. “He saw what we were doing in helping out one of his members who was struggling in credit and how we were working with that person. So now he tells all his members to come to us when they need a car.”

“And I would like to extend an invitation to all the churches and organizations in the area,” says Chad. “I’ve offered to my sales guys to go around to the pastors, youth ministers and building fund coordinators, letting them know that I will contribute money to these organizations and churches if anyone wants to have a free carwash on my lot. I will supply all the suds, water and the hoses, whatever they will need...and at the same time, any money they collect, they can keep. Not only does it give back to the community, helping the organization or church that’s doing it, it’s great exposure for us and free publicity. So, it really is a win-win situation here for the community and our business.”

“I also would like to reach out to the students of Fayetteville State University,” says Chad. “If you need a dependable, inexpensive transportation, we’re the ones to see. Again, we can set up good easy pay plans according to your special needs because we know that most of you only have these little part-time jobs while going to school. But you still need transportation to get around.”

Tax time is usually the busiest time for a car dealership. And THEE CAR LOT hopes to take advantage of that. “We’re gearing up for our ‘Taxational Sales Event’ where from from \$800 to \$1000 we can guarantee that someone can ride away in a car they’ll like,” says Chad. “We can guarantee financing regardless. If you have left-over tax refund money and you need a new ride, we’re the ones you need to see! And you get NO pressure from us. We’re laidback and family-oriented. People love our car lot...and we hope you love it too.”

One last thing to note is the impact Chad Brown and THEE CAR LOT are making on Murchison Road. Says Chad, “I’ve got a multi-million dollar company, hundreds of thousands of dollars worth of payroll, new jobs to this community. I’ve changed the look of this place and cleared and refined the landscape. Bottom line, I’m in the top tier of the businesses, not only on Murchison Road, but in the entire city of Fayetteville. On one hand we keep hearing how Murchison Road is the gateway to the community. Then, on the other, we keep hearing all these negative things about it. Well I see potential and growth and an area that ready to thrive. And I’ve put my money where others mouths are because I believe in this community...and I want them to believe in me.”

Now THAT’S how you do business. Stop by THEE CAR LOT today and let them do business with you. **THEE CAR LOT is located at 2718 Murchison Road and is opened Monday through Saturday from 9am – 8pm . Call them at (910) 868-5000.** If you have a special need or a special time, they can also set up an appointment that can accommodate your schedule.