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## Appraiser Has Motor Oil in His Veins

By Phil Rooney  
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When vehicles become part of legal matters, attorneys know they can call USA Auto Appraisers.

Bob Ryan, who essentially is USA Auto Appraisers, has been Omaha's only full-time value appraiser since 1983. His background includes more than 17 years of hands-on work with mechanical, body and paint repairs on vehicles.

Ryan also can claim six years in dealership service management and has held a Nebraska Dealers License for five years. He has ASE (Automotive Service Excellence) certification in brake and engine systems and is a member of A.O.A. (the Association of Online Appraisers).

Also a member of the N.A.D.A. (National Auto Dealers Association) Classic Car Advisory Board, Ryan is a registered auto expert with the "AskMe.com" Web site. He has the experience to document and testify on almost any type of automotive-related legal matter.

During his time in appraising, Ryan helped certify the bus on which Rosa Parks took her famous 1960s ride in Montgomery, Ala., and helped the owner sell it for \$490,000 instead of the original \$200,000 that had been offered.

On a completely different part of his business spectrum, he helped appraise "The Batmobile" for an Omaha police officer.

In short, Ryan, a Boston native who's been in the Omaha area for three decades, has credibility. He wants you to know that his credibility isn't limited to providing the general public with appraised values for insurance or financing purposes.

He's been playing with cars all his life, moving from auto mechanic to truck mechanic and even performance modifications in the 1960s. Ryan also has done body and paint work.

"While I am not an expert on every kind of car, I am an expert on the workings of all cars," Ryan said. "I've seen everything that can go wrong, go wrong."

That wide range of expertise helps him in the legal arena where he can talk about technical concerns in a way that can easily be understood by juries.

Ryan moved into his current line of work after he spent time in automotive



Cars are the love of appraiser Bob Ryan's life.

service management. That left him wondering how he could use his knowledge to help people.

Ryan started by inspecting used cars for people who were looking to buy them. Then he moved into value appraisals for people who wanted to insure their cars.

"The business transformed more into appraising than inspection," Ryan said.

One new segment of his business involves Internet inspections, Ryan said. The FAQ section on Ryan's Web site, usaautoappraisers.com, helps explain how that works. Ryan said it's not such a stretch from some things that have been done for a long time.

Stolen cars have long been appraised by pictures, he said.

"The advent of the Internet makes it viable to do over long distances."

He's done them from Manila to Istanbul, basically using digital pictures and a questionnaire. It may not be perfect, but it is enough to use as the basis for an appraisal, Ryan said.

When there's a need to establish automobile values for an estate, for IRS Form 8283 charitable donations, diminished value, quality of repair issues and other legal problems, Ryan said the recovery value generally more than covers the cost of his fees.

Frank Skrupa, John Turco, Bruce Barnhart and David Latenser are among the attorneys he has worked with. He recently helped attorney Evelyn Babcock in what he described

as a "very hostile divorce" case involving a custom-built show car/street rod.

"My client was awarded 100 percent of my appraised value for this specialty car," Ryan said. The case involved in-state travel for inspection, appraisal and photographs, plus expert witness testimony in Saunders County.

Ryan recently completed a case with Council Bluffs attorney Joe Hrvol involving vehicle defects in what was falsely claimed to be a new vehicle and a major Iowa dealership.

As the single witness for the plaintiff, against five expert defense witnesses, the jury decided in favor of Hrvol and Ryan's client and awarded a settlement. Ryan declined to name the dealership, saying the case could face an appeal.

A 1967 graduate of a Boston-area high school, Ryan said his best expertise is in the "muscle cars" of that era. He also is quite confident about his knowledge on everything from late models to antiques, classics and customs.

He works with local car clubs and spends much of his summer at car shows.

Ryan also goes on the road across the Midwest, providing pre-purchase inspections for potential Internet buyers (for example on eBay) and can provide accurate appraisals from digital photos.

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# Appraiser

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His work also has helped charities, aiding in setting up the Kidney Foundation's original program that allows charitable donations of used cars to benefit the foundation.

Ryan's work with attorneys generally involves bankruptcy, divorce and estate settlements. He also works on cases involving quality of repair, something he calls a growing area of concern.

"You have the right to have the car fixed so it looks the same," Ryan said. There are also cases involving diminished value. "That's an area that is exploding."

After a car is repaired you are entitled to some compensation for the loss of value as part of the insurance settlement, he said. "More and more people are discovering that."

In the past, people didn't make a big deal out of repairs if the vehicle generally looked OK. But, since Iowa has disclosure laws requiring the seller to tell the buyer if the car has been in an accident, the business is growing in that area. Nebraska has no such law, but people still may ask questions.

"If you're an honest person, you're going to disclose that. Understandably, your car is worth less money," Ryan said.

In diminished value cases, Ryan works with the owner to seek a settlement with the insurance company. He pointed out that he also often works with insurance companies.

It may involve making sure that people have the classic car they're seeking to insure. People could go to a car show, take a picture, and say that's the car they want to have insured, he said.

Much of his work is fairly straight forward, such as in bankruptcy cases, where he helps provide the value of a car "on that day," not the amount remaining on the car note.

"A lot of times that can mean the difference between a person keeping the car or having to give it up," Ryan said.

In estate cases he generally documents a vehicle's value so the case can be settled.

Custom and classic cars are more difficult to appraise, but a value needs to be established if the vehicle is part of a divorce, he said.

People sometimes get upset because they have to pay him to do something someone else (an attorney) told them to do. The personable Ryan often turns that around during their visit.

"By the time I'm done, people love me because they know I'm another car guy," he said. They know they're getting a fair deal.

"Most of the time, the person who secures my services ends up ahead."

His competitors are used-car

salesmen and body/fender men, people who don't do appraisals full-time. That can put their interests contrary to those of the client, he said.

Ryan does appraisals full-time, and provides a detailed form to document the car's value, while others generally write three to four lines, he said.

That is the advantage people are seeking, he said.

"I'm an absolute car nut. I've got motor oil running through my veins."