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gaap:FairValueInputsLevel3Member-vrm:ResidualInterestTwoThousandAndTwentyTwoTwoSecuritizationMember2023-06-300001580864us-
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gaap:SegmentDiscontinuedOperationsMember-vrm:ContractAndLeaseTerminationCostsMember2024-01-012024-06-
300001580864srt.RevisionOfPriorPeriodErrorCorrectionAdjustmentMember2023-01-012023-12-310001580864vrm:FacilityOneMember2024-01-012024-06-
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300001580864vrm:SecuritizationDebtOfConsolidatedVariableInterestEntitiesMember2024-06-300001580864us-gaap:OtherLiabilitiesMember2024-06-

financial statements, and the impact, if any, of identified errors in our financial statements, are forward-looking statements. In some cases, forward-looking statements may be identified by words such as "anticipate," "believe," "contemplate," "continue," "could," "design," "estimate," "expect," "intend," "may," "plan," "potentially," "predict," "project," "should," "target," "will," "would," or the negative of these terms or other similar terms or expressions, although not all forward-looking statements contain these identifying words. The forward-looking statements in this Quarterly Report on Form 10-Q are only predictions. Forward-looking statements are based on our management's beliefs and assumptions and on information currently available. These forward-looking statements are subject to a number of known and unknown risks, uncertainties, assumptions, and other important factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements, including: there are risks associated with the discontinuance of our ecommerce operations and wind-down of our used vehicle dealership business; our Value Maximization Plan may not be successful, and may not lead to growth and enhanced profitability for our UACC or CarStory businesses; we may not generate sufficient liquidity to operate our business; our recent reverse stock split may not result in a sustained market price per share of our common stock at or in excess of the \$1.00 minimum bid price as required by The Nasdaq Stock Market LLC ("Nasdaq"), or have any of its other anticipated impacts; we may be unable to satisfy other Nasdaq continued listing rules, including the requirement that we maintain at least \$10 million in stockholders' equity; our level of indebtedness could have a material adverse effect on our ability to generate sufficient cash to fulfill our obligations under such indebtedness, to react to changes in our business and to incur additional indebtedness to fund future needs; our indebtedness and liabilities could limit the cash flow available for our operations, expose us to risks that could materially adversely affect our business, financial condition and results of operations and impair our ability to satisfy our debt obligations; our business may be adversely affected by general business and economic conditions and risks related to the larger automotive ecosystem, including consumer demand; we have a history of losses and we may not achieve or maintain profitability in the future; we depend on key personnel to operate our business, and if we are unable to retain, integrate, adequately compensate, and attract qualified personnel, our ability to develop and successfully grow our business could be harmed; the geographic concentration of UACC's borrowers or dealerships creates an exposure to local and regional downturns or severe weather or catastrophic occurrences that may materially and adversely affect our business, financial condition and results of operations; UACC may be unable to sell automotive finance receivables and generate gains on sales of those finance receivables, which could harm our business, results of operations, and financial condition; UACC's securitizations may expose it to financing and other risks, and there can be no assurance that it will be able to access the securitization market in the future, which may require it to seek more costly financing; a Table of Contents UACC is currently experiencing increasing credit losses in interests it holds in automotive finance receivables and its credit scoring systems may not effectively forecast its automotive receivables loss rates. Higher than anticipated credit losses or prepayments or the inability to effectively forecast loss rates may negatively impact our operating results; if UACC loses servicing rights on its automobile contracts, our results of operations would be negatively impacted; if we or our third-party providers sustain cyber-attacks or other privacy or data security incidents that result in security breaches, we could suffer a loss of sales and increased costs, exposure to significant liability, reputational harm and other negative consequences; we operate in a highly regulated industry and are subject to a wide range of federal, state and local laws and regulations and failure to comply with these laws and regulations could have a material adverse effect on our business, financial condition and results of operations; we are, and may in the future be, subject to legal proceedings in the ordinary course of our business. If the outcomes of these proceedings are adverse to us, it could have a material adverse effect on our business, financial condition and results of operations; our actual operating results may differ significantly from our guidance; and the risks described in the section titled "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2023 and elsewhere in this Quarterly Report on Form 10-Q. Other sections of this Quarterly Report on Form 10-Q include additional factors that could harm our business and financial performance. Moreover, we operate in a very competitive and rapidly changing environment. New risk factors emerge from time to time, and it is not possible for our management to predict all risk factors nor can we assess the impact of all factors on our business or the extent to which any factor, or combination of factors, may cause actual results to differ from those contained in, or implied by, any forward-looking statements. You should not rely upon forward-looking statements as predictions of future events. We cannot assure you that the events and circumstances reflected in the forward-looking statements will be achieved or occur. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. These forward-looking statements speak only as of the date of this Quarterly Report on Form 10-Q. Except as required by law, we undertake no obligation to update publicly any forward-looking statements for any reason after the date of this report or to conform these statements to actual results or to changes in our expectations. You should read this Quarterly Report on Form 10-Q and the documents that we reference or incorporate by reference in this Quarterly Report on Form 10-Q and have filed as exhibits to this report with the understanding that our actual future results, levels of activity, performance, and achievements may be materially different from what we expect. We qualify all of our forward-looking statements by these cautionary statements.

Table of Contents PART I FINANCIAL INFORMATION Item 1. Financial Statements VROOM, INC. CONDENSED CONSOLIDATED BALANCE SHEETS (in thousands, except share and per share amounts) (unaudited) As of June 30, 2024 As of December 31, 2023 ASSETS As of June 30, 2024 Cash and cash equivalents \$ 63,393 Restricted cash (including restricted cash of consolidated VIEs of \$47.3A million and \$49.1A million, respectively) \$ 48,205 Finance receivables at fair value (including finance receivables of consolidated VIEs of \$429.3A million and \$341.4A million, respectively) \$ 466,905 Finance receivables held for sale, net (including finance receivables of consolidated VIEs of \$399.3A million and \$457.2A million, respectively) \$ 413,670 Interest receivable (including interest receivables of consolidated VIEs of \$13.9A million and \$13.7A million, respectively) \$ 14,973 Property and equipment, net \$ 2,219 Intangible assets, net \$ 118,381 Operating lease right-of-use assets \$ 8,918 Other assets (including other assets of consolidated VIEs of \$9.6A million and \$13.3A million, respectively) \$ 33,908 Assets from discontinued operations \$ 10,137 Total assets \$ 1,180,709 LIABILITIES AND STOCKHOLDERS' EQUITY As of June 30, 2024 Warehouse credit facilities of consolidated VIEs \$ 270,784 Long-term debt (including securitization debt of consolidated VIEs of \$272.4A million at amortized cost and \$199.8A million at fair value as of June 30, 2024 and \$314.1A million at fair value as of December 31, 2023) \$ 794,734 Operating lease liabilities \$ 11,587 Other liabilities (including other liabilities of consolidated VIEs of \$16.0A million and \$14.3A million, respectively) \$ 51,581 Liabilities from discontinued operations \$ 8,881 Total liabilities \$ 1,137,567 Commitments and contingencies (Note 11) \$ Stockholders' equity: Common stock, \$0.001A par value; 500,000,000A shares authorized as of June 30, 2024 and December 31, 2023; 1,806,777A and 1,791,286A shares issued and outstanding as of June 30, 2024 and December 31, 2023, respectively \$ 2 Additional paid-in capital \$ 2,092,657 Accumulated deficit \$ (2,049,517) Total stockholders' equity \$ 43,142 Total liabilities and stockholders' equity \$ 1,180,709 See accompanying notes to these unaudited condensed consolidated financial statements.

Table of Contents VROOM, INC. CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS (in thousands, except share and per share amounts) (unaudited) Three Months Ended June 30, 2024 Six Months Ended June 30, 2024 Interest income \$ 51,862 \$ 46,995 Warehouse credit facility \$ 6,986 \$ 3,658 \$ 16,457 \$ 6,757 Securitization debt \$ 7,995 \$ 5,981 \$ 12,864 \$ 10,326 Total interest expense \$ 14,981 \$ 9,639 \$ 29,321 \$ 17,083 Net interest income \$ 36,881 \$ 37,356 \$ 73,618 \$ 64,280 Realized and unrealized losses, net of recoveries \$ 18,729 \$ 23,187 \$ 49,548 \$ 38,915 Net interest income after losses and recoveries \$ 18,152 \$ 14,169 \$ 24,070 \$ 25,365 Noninterest income \$ 1,587 \$ 2,551 \$ 3,606 \$ 5,405 Warranties and GAP income (loss), net \$ 1,378 \$ 751 \$ (8,264) \$ 3,586 CarStory revenue \$ 2,913 \$ 3,224 \$ 5,892 \$ 6,394 Gain on debt extinguishment \$ 4,036 \$ 4,804 \$ 8,658 \$ 10,050 Depreciation and amortization \$ 7,232 \$ 7,190 \$ 14,858 \$ 14,422 Interest expense on corporate debt \$ 1,549 \$ 1,527 \$ 2,940 \$ 2,867 Impairment charges \$ 4,961 \$ 4,571 \$ 9,416 \$ 9,773 Total expenses \$ 46,442 \$ 41,877 \$ 94,741 \$ 89,091 Loss from continuing operations before provision for income taxes \$ (19,271) \$ (7,180) \$ (63,512) \$ (22,598) (Benefit) provision for income taxes from continuing operations \$ (167) \$ 286 \$ 269 \$ 337 Net loss from continuing operations \$ (19,104) \$ (7,466) \$ (63,781) \$ (22,935) Net loss from discontinued operations \$ (2,084) \$ (58,573) \$ (25,025) \$ (117,844) Net loss \$ (21,188) \$ (66,039) \$ (88,806) \$ (140,779) Net loss per share attributable to common stockholders, continuing operations, basic and diluted \$ (0.16) \$ (0.11) \$ (0.12) \$ (0.13) Net loss per share attributable to common stockholders, discontinued operations, basic and diluted \$ (0.16) \$ (0.11) \$ (0.12) \$ (0.13) Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted \$ 1,800,486 \$ 1,739,336 \$ 1,797,394 \$ 1,735,486 See accompanying notes to these unaudited condensed consolidated financial statements.

Table of Contents VROOM, INC. CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY (in thousands, except share amounts) (unaudited) Common Stock Additional Paid-in Accumulated Total Stockholders' Shares Amount Capital Deficit Equity Balance at December 31, 2022 \$ 1,727,525 \$ 2,075,931 \$ (1,596,100) \$ 479,833 Stock-based compensation \$ 2,041 Vesting of restricted stock units \$ 1,735,026 \$ 2,077,972 \$ (1,670,841) \$ 407,133 Stock-based compensation \$ 1,745,617 \$ 2,080,288 \$ (1,736,880) \$ 343,410 Common Stock Additional Paid-in Accumulated Total Stockholders' Shares Amount Capital Deficit Equity Balance at December 31, 2023 \$ 1,791,286 \$ 2,088,381 \$ (1,960,712) \$ 127,671 Stock-based compensation \$ 2,041 Vesting of restricted stock units \$ 1,735,026 \$ 2,077,972 \$ (1,670,841) \$ 407,133 Stock-based compensation \$ 1,745,617 \$ 2,080,288 \$ (1,736,880) \$ 343,410 Common Stock Additional Paid-in Accumulated Total Stockholders' Shares Amount Capital Deficit Equity Balance at December 31, 2024 \$ 1,795,626 \$ 2,089,814 \$ (2,028,329) \$ 61,487 Stock-based compensation \$ 2,041 Vesting of restricted stock units \$ 1,735,026 \$ 2,077,972 \$ (1,670,841) \$ 407,133 Stock-based compensation \$ 1,745,617 \$ 2,080,288 \$ (1,736,880) \$ 343,410 Common Stock Additional Paid-in Accumulated Total Stockholders' Shares Amount Capital Deficit Equity Balance at December 31, 2024 \$ 1,795,626 \$ 2,089,814 \$ (2,028,329) \$ 61,487 Stock-based compensation \$ 2,041 Vesting of restricted stock units \$ 1,735,026 \$ 2,077,972 \$ (1,670,841) \$ 407,133 Stock-based compensation \$ 1,745,617 \$ 2,080,288 \$ (1,736,880) \$ 343,410 Common Stock Additional Paid-in Accumulated Total Stockholders' Shares Amount Capital Deficit Equity Balance at December 31, 2024 \$ 1,795,626 \$ 2,089,814 \$ (2,028,329) \$ 61,487 Stock-based compensation \$ 2,041 Vesting of restricted stock units \$ 1,735,026 \$ 2,077,972 \$ (1,670,841) \$ 407,133 Stock-based compensation \$ 1,745,617 \$ 2,080,288 \$ (1,736,880) \$ 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dealership business (the "Ecommerce Wind-Down"). The Company owns and operates UACC, a leading automotive finance company that offers vehicle financing to consumers through third-party dealers under the UACC brand, and CarStory, an AI-powered analytics and digital services platform for automotive retail. The UACC and CarStory businesses continue to serve their third-party customers, with their operations substantially unaffected by the Ecommerce Wind-Down. The accounting requirements for reporting the Company's ecommerce operations and used vehicle dealership business as a discontinued operation were met as of March 29, 2024. Accordingly, the condensed consolidated financial statements and notes to the condensed consolidated financial statements reflect the results of the Company's ecommerce operations and used vehicle dealership business as a discontinued operation for the periods presented. Refer to Note 5 "Discontinued Operations for further detail. The Company is now organized into two reportable segments: UACC and CarStory. The UACC reportable segment represents UACC's operations with its network of third-party dealership customers, including the purchase and servicing of vehicle retail installment sales contracts. Prior to the Ecommerce Wind-Down, UACC also offered vehicle financing to Vroom's customers through its ecommerce platform; the UACC reportable segment also includes the runoff of these previously originated contracts. The CarStory reportable segment represents sales of AI-powered analytics and digital services to automotive dealers, automotive financial services companies and others in the automotive industry. Refer to Note 15 "Segment Information for further detail.

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ROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)

Reverse Stock Split On February 13, 2024, the Company effected a 1-for-80 reverse stock split of the Company's common stock. All shares of the Company's common stock, stock-based instruments and per-share data included in these condensed consolidated financial statements have been retroactively adjusted as though the stock split has been effected prior to all periods presented.

Basis of Presentation The condensed consolidated financial statements of the Company have been prepared in accordance with U.S. generally accepted accounting principles (GAAP) and applicable rules and regulations of the U.S. Securities and Exchange Commission ("SEC") regarding interim financial reporting. The condensed consolidated balance sheet as of December 31, 2023, included herein, was derived from the audited consolidated financial statements as of that date. Certain information and note disclosures normally included in the financial statements prepared in accordance with U.S. GAAP have been condensed or omitted pursuant to such rules and regulations. Therefore, these condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and notes included in the Annual Report on Form 10-K for the year ended December 31, 2023. The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements, and in management's opinion, include all adjustments, which consist of only normal recurring adjustments necessary for the fair statement of the Company's condensed consolidated balance sheet as of June 30, 2024 and its results of operations for the three and six months ended June 30, 2024 and 2023. The results for the three and six months ended June 30, 2024 are not necessarily indicative of the results expected for the current fiscal year or any other future periods. Certain prior year amounts have been reclassified to conform to the current year presentation related to discontinued operations and new financial statement presentation as a result of the Ecommerce Wind-Down and the reverse stock split.

Principles of Consolidation The accompanying condensed consolidated financial statements include the accounts of the Company and its wholly owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation.

2. Summary of Significant Accounting Policies

A Use of Estimates The preparation of condensed consolidated financial statements in accordance with U.S. GAAP requires management to make estimates, assumptions and judgments that affect the reported amounts of assets, liabilities, revenue, expenses and related disclosures. On an ongoing basis, the Company evaluates its estimates, including, among others, those related to finance receivables, income taxes, stock-based compensation, contingencies, warranties and GAP (as defined below) income-related reserves, fair value measurements and useful lives of property and equipment and intangible assets. The Company bases its estimates on historical experience, market conditions, and on various other assumptions that are believed to be reasonable. Actual results may differ from these estimates.

A Comprehensive Loss The Company did not have any other comprehensive income or loss for the three and six months ended June 30, 2024 and 2023. Accordingly, net loss and comprehensive loss are the same for the periods presented.

A Restricted Cash A Restricted cash primarily includes UACC restricted cash. UACC collects and services finance receivables under the securitization transactions and warehouse credit facilities. These collections are restricted for use until properly remitted each month under the terms of the servicing agreement. UACC also maintains a reserve account for each

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ROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)

A securitization and warehouse credit facility to provide additional collateral for the borrowings. Refer to Note 9 "Warehouse Credit Facilities of Consolidated VIEs and Note 10 "Long Term Debt for further detail.

A Finance Receivables Finance receivables consist of retail installment sale contracts purchased or acquired by UACC from its existing network of third-party dealership customers at a discount as well as retail installment sale contracts UACC offered to Vroom's customers through its ecommerce platform prior to the Ecommerce Wind-Down. The Company's finance receivables are generally secured by the vehicles being financed. Finance receivables over 90 days delinquent are considered nonaccrual finance receivables. Interest income is subsequently recognized only to the extent cash payments are received until the consumer is able to make periodic interest and principal payments in accordance with the finance receivable terms. Finance Receivables Held for Sale, Net

A Finance receivables that the Company intends to sell and not hold to maturity are classified as held for sale. The Company intends to sell finance receivables through securitization transactions. Finance receivables classified as held for sale are recorded at the lower of cost or fair value. Deferred acquisition costs and any discounts are deferred until the finance receivables are sold and are then recognized as part of the total gain or loss on sale. Refer to Note 3 "Revenue Recognition.

A The Company records a valuation allowance to report finance receivables at the lower of cost or fair value. To determine the valuation allowance, finance receivables are evaluated collectively as they represent a large group of smaller-balance homogeneous loans. To the extent that actual experience differs from estimates, significant adjustments to the Company's valuation allowance may be needed. Fair value adjustments are recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. Principal balances and corresponding deferred acquisition costs and discounts of finance receivables are charged-off when the Company is unable to sell the finance receivable and the related vehicle has been repossessed and liquidated or the receivable has otherwise been deemed uncollectible. As of June 30, 2024 and December 31, 2023, the valuation allowance for finance receivables classified as held for sale was \$28.9 million and \$33.8 million, respectively. Refer to Note 14 "Financial Instruments and Fair Value Measurements. Finance Receivables at Fair Value

A Finance receivables for which the fair value option was elected under ASC 825 are classified as finance receivables at fair value. Finance receivables at fair value include both finance receivables held for sale at fair value as well as finance receivables held for investment at fair value. Finance receivables held for sale at fair value represent finance receivables that the Company intends to sell but elected the fair value option. The aggregate principal balance and the fair value of the finance receivables held for sale at fair value was \$237.7 million and \$212.4 million, respectively and the aggregate principal balance and the fair value of the finance receivables held for investment at fair value was \$297.5 million and \$254.5 million, respectively as of June 30, 2024. The Company did not have any finance receivables held for sale at fair value as of December 31, 2023.

A The Company reassesses the estimate for fair value at each reporting period with any changes reflected as a fair value adjustment and recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. For all finance receivables at fair value, the Company recognizes the fees it charges to dealers upon acquisition as other income at the time of issuance of the finance receivable and recognizes the acquisition costs to underwrite the finance receivables as an expense in the period incurred. For finance receivables held for sale at fair value, any discounts are deferred until the finance receivables are sold. For finance receivables held for investment at fair value, any discounts are amortized over the contractual life of the underlying finance receivables. A

Refer to Note 14 "Financial Instruments and Fair Value Measurements. A

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ROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)

A Consolidated CFEs

A The three and six months ended June 30, 2024 and 2023, the Company recognized the following revenue and expenses associated with these CFEs in the condensed consolidated statements of operations:

	Three Months Ended June 30, 2024	Six Months Ended June 30, 2024	2023	2024	2023
Interest income	\$ 33,965	\$ 29,870	\$ 52,082	\$ 50,498	\$ 49,498
Interest expense	\$ (8,042)	\$ (6,033)	\$ (12,948)	\$ (10,455)	\$ (16,507)
Realized and unrealized losses, net of recoveries	\$ (16,507)	\$ (26,205)	\$ (25,182)		
Noninterest loss, net	\$ (2,838)	\$ (4,044)	\$ (2,564)	\$ (3,782)	

The assets and liabilities of the CFEs are presented as part of "Restricted cash", Finance receivables at fair value, "Interest receivable", "Other Assets", "Long term debt", and "Other liabilities", respectively, on the consolidated balance sheets. Refer to Note 4 "Variable Interest Entities and Securitizations and Note 14 "Financial Instruments and Fair Value Measurements for further details.

A Concentration of Credit Risk and Significant Customers The Company's principal financial instruments subject to potential concentration of credit risk are cash and cash equivalents and finance receivables. The Company's cash balances are maintained at various large, reputable financial institutions. Deposits held with financial institutions may at times exceed the amount of insurance provided on such deposits. Generally, these deposits may be redeemed upon demand and, therefore, management believes they bear minimal risk. The Company's cash equivalents primarily consist of money market funds that hold investments in highly liquid U.S. government securities. Concentration of credit risk with respect to finance receivables is generally mitigated by a large consumer base. A's customers, in this instance, are the third-party automotive dealers through which it purchases or acquires retail installment sale contracts for consumers. CarStory's customers are dealers, automotive financial services companies and others in the automotive industry who purchase CarStory's digital retailing services. For the three and six months ended June 30, 2024 and 2023, no customer represented 10% or more of the Company's income and no customer represented more than 10% of the Company's finance receivables as of June 30, 2024 and 2023. A Liquidity

A As of June 30, 2024, the Company had cash and cash equivalents of \$63.4 million and restricted cash of \$48.2 million. Restricted cash primarily includes restricted cash required under UACC's securitization transactions and Warehouse Credit Facilities of \$47.3 million. The Company has historically had negative cash flows and generated losses from operations and the Company's primary source of liquidity has been cash generated through financing activities.

In January 2024, the Company announced its Value Maximization Plan pursuant to which it discontinued its ecommerce operations and wound-down its used vehicle dealership business. Refer to Note 1 "Description of Business and Basis of Presentation

A Value Maximization Plan. As a result of the liquidation of the Company's vehicle inventory as part of the Ecommerce Wind-Down, the Company repaid all amounts outstanding under the 2022 Vehicle Floorplan Facility in the first quarter of 2024 and the agreement was terminated. As of June 30, 2024, UACC has four warehouse credit facilities with an aggregate borrowing limit of \$825.0 million and outstanding borrowings of \$270.8 million with excess borrowing capacity of \$34.4 million. The terms of the facilities generally mature within two years and the Company typically renews the facilities in the ordinary course. Currently, all four Warehouse Credit Facilities expire in 2025. Refer to Note 9 "Warehouse Credit Facilities and Consolidated VIEs. The Company has commenced discussions with its lenders to extend the terms beyond the current expiration dates and, consistent with prior periods, expects those facilities to be amended and renewed. As of June 30, 2024, the Company was in compliance with all covenants related to the Warehouse Credit Facilities. A

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ROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)

A Failure to secure warehouse borrowing capacity beyond the expiration of the current facilities in 2025 or failure to satisfy the covenants therein and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities and would have a material adverse effect on the financial condition, results of operations and liquidity of the Company. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. Refer to Note 9 "Warehouse Credit Facilities of Consolidated VIEs for further discussion. A The Company expects to use cash and cash equivalents to finance future capital requirements and UACC's Warehouse Credit Facilities to fund finance receivables. Certain advance rates available to UACC on borrowings from the Warehouse Credit Facilities have decreased as a result of the increasing credit losses in UACC's portfolio and overall rising interest rates. Any future decreases on available advance rates may have an adverse impact on our liquidity. A The Company's future capital requirements will depend on many factors, including the ability to realize the benefits of the Value Maximization Plan, available advance rates on and the amendment and renewal of the Warehouse Credit Facilities, the ability to continue to meet the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, the ability to complete additional securitization transactions on terms favorable to the Company, and future credit losses. The Company anticipates that existing cash and cash equivalents and UACC's Warehouse Credit Facilities will be sufficient to support the Company's ongoing operations and obligations, inclusive of the Ecommerce Wind-Down, for at least the next twelve months from the date of issuance of the condensed consolidated financial statements. A While the Company has no significant debt maturities due until July 2026, if the Company undergoes a fundamental change (as defined in the indenture between the Company and U.S. Bank National Association, as trustee, with respect to the Company's Convertible Senior Notes due 2026 (the "Notes")), subject to certain conditions, holders of the Notes may require the Company to immediately repurchase for cash all or any portion of their Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. The delisting of the Company's common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of the Indenture. A Nasdaq maintains several standards for continued listing of the Company's common stock on the Nasdaq Global Select Market. For example, under the "equity standard", the Company is required to have stockholders' equity of at least \$10 million. Under the "total asset standard", the Company's market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. The Company currently meets the "equity standard". If the Company is not able to satisfy a continued listing requirement from Nasdaq, it will be required to repurchase the Notes prior to its maturity, as discussed above. A As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all.

A Accounting Standards Adopted In October 2021, the FASB issued ASU 2021-08, Business Combinations (Topic 805): Accounting for Contract Assets and Contract Liabilities from Contracts with Customers, which requires contract assets and contract liabilities acquired in a business combination to be recognized in accordance with Topic 606 as if the acquirer had originated the contracts. The Company adopted the guidance on January 1, 2023, which did not have a material impact on the Company's condensed consolidated financial statements and related disclosures. A Accounting Standards Issued But Not Yet Adopted In November 2023, the FASB issued ASU 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures, which requires disclosure of incremental segment information on an annual and interim basis, primarily through enhanced disclosures of significant segment expenses. The guidance will be effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024 and A

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ROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)

A requires retrospective application to all periods presented upon adoption, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures. A In December 2023, the FASB issued ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures, which requires disclosure of incremental income tax information within the rate reconciliation and expanded disclosures of income taxes paid, among other disclosure requirements. The guidance will be effective for fiscal years beginning after December 15, 2024, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures. A

3. Revenue Recognition The Company's revenue is disaggregated within the condensed consolidated statements of operations and is generated from consumers throughout the United States. A Interest Income The Company's interest income is related to finance receivables originated by UACC for its network of third-party dealership customers and vehicle financing UACC offered to Vroom's customers through its ecommerce platform prior to the Ecommerce Wind-down. Interest income also includes discount income on finance receivables held for investment at fair value, which represents the amortization of unearned acquisition discounts over the contractual life of the underlying finance receivables using the interest method. Interest income on each automotive finance receivable is calculated based on the finance receivable's outstanding principal balance multiplied by the contractual interest rate. An account is considered delinquent if a scheduled payment has not been received by the date such payment was contractually due. Interest income deemed uncollectible is reversed at the time the finance receivable is charged off. Finance receivables over 90 days delinquent are considered nonaccrual finance receivables. Income is subsequently recognized only to the extent cash payments are received until the borrower is able to make periodic interest and principal payments in accordance with the finance receivable terms. A Servicing Income

A Servicing income represents the annual fees earned on the outstanding principal balance of the finance receivables serviced as well as late charges, collection payments, and other fees. Fees are earned monthly at an annual rate of approximately 4% for the 2022-1 securitization transaction and 3.25% for the 2022-2, 2023-1, and 2024-1 securitization transactions of the outstanding principal balance of the finance receivables serviced. Late charges and other fees are calculated at predetermined amounts or

percentages of overdue finance receivable balances and are recorded on a cash basis. From January to March 2023, UACC waived the monthly servicing fees related to the 2022-2 securitization transaction, which resulted in consolidation of the 2022-2 VIE. Servicing fees related to the 2022-2, 2023-1, and 2024-1 securitization transactions are eliminated in consolidation. Refer to Note 4 â€ Variable Interest Entities and Securitizations.Â A 15 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Warranties and GAP incomeÂ Prior to the Ecommerce Wind-Down, the Company offered third-party financing and third-party value-added products such as vehicle service contracts, guaranteed asset protection (â€GAPâ€) and tire and wheel coverage, to its used vehicle customers pursuant to arrangements with the third parties that sell and administered these products and are responsible for their fulfillment. Â UACC also offers third-party vehicle service contracts and United Auto Credit GAP to consumers who obtain financing through UACC. United Auto Credit GAP is a debt waiver product that is underwritten directly by UACC. It provides protection for consumers who purchase the product by waiving the difference between the actual cash value of the consumerâ€™s vehicle and the balance of the consumerâ€™s contract, subject to the terms and conditions of the United Auto Credit GAP, in the event of a total loss resulting from collision or theft. The total fees are earned over the contractual life of the related finance receivables on straight-line basis.Â The Company concluded that it is an agent for any transactions with third-parties because it does not control the products before they are transferred to the consumer. The Company recognizes revenue on a net basis when the consumer enters into an arrangement for the products. Â A portion of the fees earned on third-party financing and value-added products is subject to chargebacks in the event of early termination, default, or prepayment of the contracts by end-customers. The Companyâ€™s exposure for these events is limited to the fees that it receives. An estimated refund liability for chargebacks against the revenue recognized from sales of these products is recorded in the period in which the related revenue is recognized and is based primarily on the Companyâ€™s historical chargeback experience. The Company updates its estimates at each reporting date. As of June 30, 2024 and December 31, 2023, the Companyâ€™s reserve for chargebacks was \$11.9 million and \$11.8 million, respectively, which are included within â€Other liabilities.â€ Â The Company also is contractually entitled to receive profit-sharing revenues based on the performance of the vehicle service policies once a required claims period has passed. The Company recognizes profit-sharing revenues to the extent it is probable that it will not result in a significant revenue reversal. The Company estimates the revenue based on historical claims and cancellation data from its customers, as well as other qualitative assumptions. The Company reassesses the estimate at each reporting period with any changes reflected as an adjustment to warranties and GAP income in the period identified. As of June 30, 2024 and December 31, 2023, the Company recognized \$9.4 million and \$22.3 million, respectively, related to cumulative profit-sharing payments to which it expects to be entitled, which are included within â€Other assets.â€ Â CarStory Revenue Â CarStory generates advertiser, publisher and other user service revenue. The Company recognizes revenue when persuasive evidence of an arrangement exists, delivery has occurred or services have been performed, collection of the fees is reasonably assured, the fees are fixed or determinable, and no significant obligations by the Company remain. Generally, this results in revenues billed and recorded monthly in the month that services were performed and earned. Â Deferred revenue includes advances received from customers in excess of revenue recognized. Â The Company may collect sales taxes and other taxes and government fees from customers on behalf of governmental authorities at the time of sale as required. These taxes are accounted for on a net basis and are not included in revenues or cost of sales. Â 4. Variable Interest Entities and Securitizations Â A VIE is an entity that either (i) has insufficient equity to finance its activities without additional subordinated financial support, or (ii) has equity investors who lack the characteristics of a controlling financial interest. The Company consolidates VIEs for which it is the primary beneficiary. The Company is the primary beneficiary of a VIE when it has both the power to direct the activities that most significantly impact the entityâ€™s economic performance and the obligation to absorb losses or the right to receive benefits from the entity that could potentially be significant to the VIE. Assets Â 16 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â recognized as a result of consolidating VIEs do not represent additional assets that could be used to satisfy claims against the Company's general assets. Liabilities recognized as a result of consolidating VIEs do not represent additional claims on the Company's general assets, rather they represent claims against the specific assets of the consolidated VIEs.Â UACC has the power to direct significant activities of its VIEs when it has the ability to exercise discretion in the servicing of financial assets or control investment decisions. UACC generally retains a portion of the economic interests in UACC-sponsored asset-backed securitization transactions, which could be retained in the form of a portion of the senior interests, the subordinated interests, residual interests, or servicing rights.Â UACC has developed a securitization program that involves selling finance receivables to securitization trusts through the private issuance of asset-backed securities which are collateralized by the finance receivables. UACC establishes and sponsors these transactions which create and pass along risks to the variable interest holders, specifically, consumer credit risk and pre-payment risk. Â The securitization trusts established in connection with asset-backed securitization transactions are VIEs. For each VIE that UACC establishes in its role as sponsor of securitization transactions, the Company performs an analysis to determine if it is the primary beneficiary of the VIE.Â UACC has no obligation to repurchase or replace any securitized asset that subsequently becomes delinquent in payment or otherwise is in default, except when representations and warranties about the eligibility of the securitized assets are breached, or when certain changes are made to the underlying asset contracts. Securitization investors have no recourse to UACC or its other assets and have no right to require UACC to repurchase the investments. UACC has no obligation to provide liquidity or contribute cash or additional assets to the VIEs and does not guarantee any asset-backed securities.Â During the three months ended June 30, 2024, UACC completed the 2024-1 securitization transaction, in which it sold approximately \$300.0 million of rated asset-backed securities in an auto finance receivable securitization transaction from a securitization trust, established and sponsored by UACC for proceeds of \$297.2 million. The trust is collateralized by finance receivables with an aggregate principal balance of \$380.1 million as of April 30, 2024. These finance receivables are serviced by UACC and UACC receives an "at market" servicing fee. As a result of market conditions, the Company retained the residual interests, therefore the 2024-1 securitization was accounted for as secured borrowings and remains on balance sheet pending the sale of such retained interests. The Company also repurchased \$4.2 million of the non-investment grade securities related to the 2022-2 securitization transaction for \$4.8 million.Â In 2023, UACC completed the 2023-1 securitization transaction, in which it sold rated asset-backed non-investment grade securities, for proceeds of \$260.9 million. UACC still retains the residual interests related to the 2023-1 securitization transaction and therefore consolidated the 2023-1 VIE and accounted for this transaction as a secured borrowing. The trust is collateralized by finance receivables with an aggregate principal balance of \$326.4 million as of January 31, 2023. These finance receivables are serviced by UACC. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee.Â UACC is the primary beneficiary of the 2024-1 and 2023-1 securitization trusts, as it has both the power to direct the activities that most significantly impact the entityâ€™s economic performance and the obligation to absorb losses or the right to receive benefits from the entity that could potentially be significant to the VIE. UACC also retained a portion of the economic interests in the 2024-1 and 2023-1 asset-backed securitization transactions, in the form of residual interests in accordance with Regulation RR of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (the "Risk Retention Rules"). The Risk Retention Rules require the Company to retain at least 5% of the beneficial interests issued by the securitization trusts. Refer to Note 10 â€ Long Term Debt for further details. Â In July 2022, UACC sold a pool of finance receivables in the 2022-2 securitization transaction. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee. UACC retained an insignificant amount of the asset-backed securities issued in the securitization in order to comply with Risk Retention Rules. Originally, the Company concluded that it was not the primary beneficiary of the 2022-2 securitization trust because UACC retained interests in the VIE are insignificant. Therefore, the Company did not originally consolidate the 2022-2 trust. From January to March 2023, although not contractually required, UACC elected to waive its servicing fee on the 2022-2 securitization, Â 17 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â due to higher-than-expected losses, which transferred more than an insignificant portion of the corresponding risk of loss from the VIE to the Company. Since UACC has the power to direct the significant activities of the VIE, as it is the servicer, and additionally it absorbs the risk of loss, the Company concluded that it is the primary beneficiary of the VIE. In March 2023, the Company accounted for the transaction as secured borrowings and consolidated the 2022-2 securitization trust. The beneficial interest was then eliminated.Â The VIE model allows for a measurement alternative when a reporting entity elects the fair value option and consolidates a collateralized financing entity (â€CFEâ€). This measurement alternative eliminates the accounting mismatch that may arise from measurement differences between the CFEâ€™s financial assets and third-party financial liabilities in earnings and attributes those earnings to the controlling equity interest in the consolidated income statement. The 2022-2 and 2023-1 securitization trusts consolidated by UACC meet the definition of a CFE and the Company has elected to apply the measurement alternative when consolidating these VIEs. Refer to Note 14 â€ Financial Instruments and Fair Value Measurements for further detail.Â UACC has four senior secured warehouse credit facilities. Through trusts, UACC entered into warehouse facility agreements with certain banking institutions, primarily to finance the purchase and origination of finance receivables as well as to provide funding for general operating activities. These trusts are secured by eligible finance receivables which are pledged as collateral for the warehouse facilities. These trusts are consolidated VIEs. Refer to Note 9 â€ Warehouse Credit Facilities of Consolidated VIEs for further details on the warehouse facilities.Â Â 18 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Creditors or beneficial interest holders of VIEs for which the Company is the primary beneficiary generally have recourse only to the assets and cash flows of the VIEs and do not have recourse to the Company. The following table presents the total assets and total liabilities associated with the Company's variable interests in consolidated VIEs, as classified in the condensed consolidated balance sheets (in thousands):Â Â As of June 30, 2024 Â Â Â Securitization Vehicles Â Â Warehouse Facilities Â Â Total Assets: Â Â Â Â Â Â Restricted cash Â \$ 34,379 Â Â Â 12,909 Â Â Â 47,288 Â Finance receivables at fair value Â Â 292,533 Â Â Â 136,718 Â Â Â 429,251 Â Finance receivables held for sale Â Â 230,284 Â Â Â 169,003 Â Â Â 399,287 Â Interest receivable Â Â 8,885 Â Â Â 4,973 Â Â Â 13,858 Â Other assets Â Â 6,054 Â Â Â 3,548 Â Â Â 9,602 Â Total Assets Â \$ 572,135 Â Â \$ 327,151 Â Â \$ 899,286 Â Liabilities: Â Â Â Â Â Â Securitization debt Â \$ 472,116 Â Â Â 472,116 Â Â \$ 472,116 Â Warehouse credit facilities Â Â Â Â Â 270,784 Â Â Â 270,784 Â Other liabilities Â Â 8,931 Â Â Â 7,031 Â Â Â 15,962 Â Total Liabilities Â \$ 481,047 Â Â Â 277,815 Â Â Â 758,862 Â Â Â Â Â Â Â Â Â As of December 31, 2023 Â Â Â Securitization Vehicles Â Â Warehouse Facilities Â Â Total Assets: Â Â Â Â Â Â Restricted cash Â \$ 28,458 Â Â Â 20,688 Â Â Â 49,146 Â Finance receivables at fair value Â Â 316,998 Â Â Â 24,446 Â Â Â 341,444 Â Finance receivables held for sale Â Â 457,185 Â Â Â 457,185 Â Interest receivable Â Â 6,107 Â Â Â 7,586 Â Â Â 13,693 Â Other assets Â Â 6,283 Â Â Â 6,987 Â Â Â 13,270 Â Total Assets Â \$ 357,846 Â Â Â 516,892 Â Â \$ 874,738 Â Liabilities: Â Â Â Â Â Â Â Securitization debt Â \$ 314,095 Â Â \$ 314,095 Â Warehouse credit facilities Â Â 421,268 Â Â Â 421,268 Â Other liabilities Â Â 4,534 Â Â Â 9,801 Â Â Â 14,335 Â Total Liabilities Â \$ 318,629 Â Â \$ 431,069 Â Â \$ 749,698 Â Â 1 Refer to Note 9 â€ Warehouse Credit Facilities of Consolidated VIEs for further details of the warehouse facilities.Â UACC establishes securitization trusts to purchase finance receivables. The securitization trusts issue asset-backed securities, which are collateralized by the finance receivables that UACC sells to the securitization trusts. Upon sale of the finance receivables to the securitization trusts, the Company recognizes a gain or loss on sales of finance receivables if it determines it qualifies for sale accounting treatment and it is not the primary beneficiary of the VIE or accounts for these securitization transactions as secured borrowings when it is the primary beneficiary. Â In February 2022, UACC sold a pool of finance receivables in the 2022-1 securitization transaction. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee. UACC retained an insignificant amount of the asset-backed securities issued in the securitization in order to comply with Risk Retention Rules. The 2022-1 securitization trust is a VIE that the Company does not consolidate. As the servicer, UACC retained the power to direct the activities that are most significant to the VIE, however, the Company concluded that it is not the primary beneficiary of the 2022-1 securitization trust because UACC's retained interests in the VIE are insignificant. The beneficial interest retained by UACC included rated notes and unrated residual certificates issued by the 2022-1 securitization trust. Â Â 19 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â As of June 30, 2024 and December 31, 2023, the assets UACC retains in the unconsolidated VIEs were approximately \$3.1 million and \$4.5 million, respectively, and are included in "Other assets" in the Company's consolidated balance sheet. The beneficial interests in securitizations are subject to restrictions on transfer pursuant to UACCâ€™s obligations as a sponsor under Risk Retention Rules. These securities are interests in securitization trusts, thus there are no contractual maturities. During the three months ended March 31, 2023, the Company entered into a Risk Retention Financing Facility to finance the majority of its retained beneficial interests in securitizations. Refer to Note 10 â€ Long Term Debt for further detail.Â The following table summarizes the amortized cost, the carrying amount, which is the fair value, and the maximum exposure to losses of UACC's assets related to the unconsolidated VIE (in thousands):Â Â Â As of June 30, 2024 Â Â Â As of December 31, 2023 Â Â Â Aggregate Principal Balance Â Â Carrying Value Â Â Total Exposure Â Rated notes Â \$ 3,117 Â Â \$ 2,917 Â Â \$ 2,917 Â Â \$ 4,538 Â Â \$ 4,345 Â Â \$ 4,345 Â Certificates Â Â 192 Â Â Â 192 Â Â Â 192 Â Â Â 140 Â Â Â 140 Â Other assets Â Â 310 Â Â Â 310 Â Â Â 310 Â Â Â 310 Â Â Â 310 Â Total unconsolidated VIEs Â \$ 3,427 Â Â Â 3,419 Â Â Â 3,419 Â Â \$ 4,848 Â Â \$ 4,795 Â Â \$ 4,795 Â Total exposure represents the estimated loss UACC would incur under severe, hypothetical circumstances, such as if the value of the interests in the securitization trusts and any associated collateral declined to zero. The Company believes the possibility of this is remote. As such, the total exposure presented above is not an indication of the Company's expected losses. Â 5. Discontinued OperationsÂ As discussed in Note 1 â€ Description of Business and Basis of Presentation, the Ecommerce Wind-Down was substantially completed as of March 29, 2024. The Company's ecommerce operations were previously a reportable segment and the exit represents a strategic shift that had a major effect on the Company's operations and financial results. Therefore, in accordance with ASC 205, as of and for the three and six months ended June 30, 2024, the Company reported the ecommerce operations and used vehicle dealership business as discontinued operations and recast prior periods to reflect this presentation.Â During the three and six months ended June 30, 2024, the Company incurred charges of approximately \$0.9 million and \$15.6 million, respectively for severance and other personnel-related costs and approximately \$1.6 million and \$13.5 million, respectively for contract and lease termination costs as a result of the Ecommerce Wind-Down recorded in "Net loss from discontinued operations" in the condensed consolidated statements of operations. Â Â 20 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â The following table summarizes the major income and expense line items from discontinued operations as reported in the condensed consolidated statements of operations (in thousands): Â Â Â Three Months Ended June 30, Â Â Â Six Months Ended June 30, Â Â Â 2024 Â Â 2023 Â Â 2024 Â Â 2023 Â Revenue: Â Â Â Â Â Â Retail vehicle, net Â \$ 136,693 Â Â \$ 47,320 Â Â \$ 272,080 Â Wholesale vehicle Â Â 587 Â Â Â 30,800 Â Â Â 140,714 Â Â Â 44,695 Â Product, net Â Â 3,816 Â Â Â 1,635 Â Â Â 7,974 Â Total revenue Â Â 587 Â Â Â 171,309 Â Â Â 189,669 Â Â Â 324,749 Â Cost of sales: Â Â Â Â Â Â Retail vehicle Â Â 134,538 Â Â Â 43,673 Â Â Â 270,262 Â Wholesale vehicle Â Â 543 Â Â Â 34,793 Â Â Â 142,343 Â Â Â 48,626 Â Total cost of sales Â Â 543 Â Â Â 169,331 Â Â Â 186,016 Â Â Â 318,888 Â Total gross profit Â Â 44 Â Â Â 1,978 Â Â Â 3,653 Â Â Â 5,861 Â Selling, general and administrative expenses Â Â 3,716 Â Â Â 54,560 Â Â Â 38,603 Â Â Â 112,228 Â Gain on disposal of long lived assets Â Â (1,738) Â Â Â 1,353 Â Â Â (1,279) Â Â Â 587 Â Â Â 3,114 Â Â Â 383 Â Â Â 6,413 Â Impairment charges Â Â 1,353 Â Â Â 1,353 Â Loss from operations Â Â (1,934) Â Â Â (57,049) Â Â Â (24,053) Â Â (114,133) Â Interest expense Â Â 29 Â Â Â 3,752 Â Â Â 1,607 Â Â Â 9,234 Â Interest income Â Â 42 Â Â Â (2,328) Â Â Â (856) Â Â Â (5,845) Â Loss before provision for income taxes Â Â (1,963) Â Â Â (58,473) Â Â Â (24,804) Â Â Â (117,522) Â Provision for income taxes Â Â 121 Â Â Â 100 Â Â Â 221 Â Â Â 322 Â Net loss from discontinued operations Â \$ (2,084) Â Â \$ (58,573) Â Â \$ (25,025) Â Â \$ (117,844) Â The following table summarizes the major classes of assets and liabilities from discontinued operations as reported in the condensed consolidated balance sheets: Â Â Â As of June 30, 2024 Â Â Â As of December 31, 2023 Â ASSETS Â Â Â Inventory Â \$ 163,250 Â Property and equipment, net Â Â 8,728 Â Â Â 19,150 Â Other assets Â Â 1,409 Â Â Â 14,137 Â Assets from discontinued operations Â \$ 10,137 Â Â \$ 196,537 Â LIABILITIES Â Â Â Accounts payable Â \$ 122 Â Â Â 6,440 Â Accrued expenses Â Â 7,682 Â Â Â 27,133 Â Vehicle floorplan Â Â 151,178 Â Deferred revenue Â Â 14,025 Â Operating lease liabilities Â Â 1,077 Â Â Â 23,461 Â Other liabilities Â Â 5,883 Â Liabilities from discontinued operations Â \$ 8,881 Â Â \$ 228,120 Â Â 21 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Â 6. Property and Equipment, Net Â Property and equipment, net consisted of the following (in thousands): Â Â Â June 30, Â Â December 31, Â Â 2024 Â Â 2023 Â Equipment Â \$ 8,871 Â Â \$ 2,653 Â Furniture and fixtures Â Â 326 Â Â Â 503 Â Leasehold improvements Â Â 596 Â Â Â 434 Â Internal-use software Â Â 2,881 Â Â Â 4,807 Â Other Â Â 795 Â Â Â 1,370 Â Â Â 7,469 Â Â 7,967 Â Accumulated depreciation and amortization Â Â (5,250) Â Â Â (4,785) Â Property and equipment, net Â \$ 2,219 Â Â \$ 4,982 Â Â Depreciation and amortization expense was \$0.5 million and \$0.4 million for the three months ended June 30, 2024 and 2023, respectively, and \$1.3

million and \$0.9 million for the six months ended June 30, 2024 and 2023, respectively.Â The Company recorded impairment charges for "Property and equipment, net" of \$2.7 million for the six months ended June 30, 2024, related to the Company's internal-use software that no longer have a planned future use.Â 7. Intangible AssetsÂ Intangible assets, net consisted of the following (in thousands):Â Â Â June 30, 2024 Â Â December 31, 2023 Â Â Â Gross Carrying Value Â Â Â Accumulated Amortization Â Â Â Carrying Value Â Â Â Gross Carrying Value Â Â Â Accumulated Amortization Â Â Â Carrying Value Â Â Developed and purchased technology Â \$ 108,700 Â Â \$ (46,548) Â Â \$ 62,152 Â Â \$ 108,700 Â Â \$ (38,050) Â Â \$ 70,650 Â Customer relationships Â \$ 69,400 Â Â Â (21,674) Â Â \$ 47,726 Â Â \$ 69,400 Â Â \$ (17,336) Â Â \$ 52,064 Â Trademarks and trade names Â \$ 12,200 Â Â \$ (3,697) Â Â \$ 8,503 Â Â \$ 12,200 Â Â \$ (3,022) Â Â \$ 9,178 Â Â Â Â Â Total intangible assets Â \$ 190,300 Â Â \$ (71,919) Â Â \$ 118,381 Â Â \$ 190,300 Â Â \$ (58,408) Â Â \$ 131,892 Â Â Amortization expense for intangible assets was \$6.8 million and \$6.8 million for the three months ended June 30, 2024 and 2023, respectively, and \$13.5 million and \$13.5 million for the six months ended June 30, 2024 and 2023, respectively.Â The estimated amortization expense for intangible assets subsequent to June 30, 2024, consists of the following (in thousands):Â Â Year Ending December 31: Â Â Â For remainder of 2024 Â \$ 13,512 Â 2025 Â \$ 27,022 Â 2026 Â \$ 21,979 Â 2027 Â \$ 21,882 Â 2028 Â \$ 21,882 Â Thereafter Â \$ 12,104 Â Â \$ 118,381 Â Â Â 22 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â 8. Other LiabilitiesÂ The Companyâ€™s other liabilities consisted of the following (in thousands): Â Â June 30, Â Â December 31, Â Â Â 2024 Â Â 2023 Â Warrant and GAP liabilities Â \$ 20,133 Â Â \$ 21,279 Â Dealer related liabilities Â \$ 5,149 Â Â \$ 6,934 Â Accrued compensation and benefits Â \$ 8,785 Â Â \$ 8,923 Â Accrued professional services Â \$ 561 Â Â \$ 2,542 Â Accrued software and IT costs Â \$ 388 Â Â \$ 1,011 Â Interest payable Â \$ 4,120 Â Â \$ 4,183 Â Insurance payable Â \$ 388 Â Â \$ 2,142 Â Other Â \$ 12,057 Â Â \$ 14,307 Â Total other liabilities Â \$ 51,581 Â Â \$ 61,321 Â 9. Warehouse Credit Facilities of Consolidated VIEsÂ UACC has four senior secured warehouse facility agreements, through consolidated VIEs, (the "Warehouse Credit Facilities") with banking institutions as of June 30, 2024. The Warehouse Credit Facilities are collateralized by eligible finance receivables and available borrowings are computed based on a percentage of eligible finance receivables. As of June 30, 2024 and December 31, 2023, the Company had excess borrowing capacity of \$34.4 million and \$56.9 million on UACC's Warehouse Credit Facilities, respectively. The terms of the Warehouse Credit Facilities include the following (in thousands): Â Â Â Facility One Â Â Facility Two Â Â Facility Three Â Â Facility Four Â Execution date Â May 30, 2012 Â Â November 19, 2013 Â Â July 11, 2019 Â Â November 18, 2022 Â Commitment termination date Â July 21, 2025 Â Â June 2, 2025 Â Â August 29, 2025 Â Â September 12, 2025 Â Aggregate borrowings limit Â \$ 200,000 Â Â \$ 200,000 Â Â \$ 200,000 Â Â \$ 225,000 Â As of June 30, 2024 Â Â Â Â Â Â Â Â Â Â Aggregate principal balance of finance receivables pledged as collateral Â \$ 66" Â Â \$ 97,141 Â Â \$ 152,259 Â Â \$ 99,745 Â Outstanding balance Â \$ 66" Â Â \$ 74,968 Â Â \$ 112,300 Â Â \$ 83,516 Â Restricted cash Â \$ 66" Â Â \$ 3,666 Â Â \$ 5,973 Â Â \$ 3,270 Â As of December 31, 2023 Â Â Â Â Â Â Â Â Â Â Aggregate principal balance of finance receivables pledged as collateral Â \$ 223,207 Â Â \$ 64,970 Â Â \$ 165,927 Â Â \$ 92,978 Â Outstanding balance Â \$ 177,375 Â Â \$ 51,012 Â Â \$ 117,264 Â Â \$ 75,617 Â Restricted cash Â \$ 8,961 Â Â \$ 2,550 Â Â \$ 6,485 Â Â \$ 2,692 Â Â 23 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â As of June 30, 2024 and December 31, 2023, the Company's weighted average interest rate on the Warehouse Credit Facilities borrowings was approximately 7.19% and 6.98%, respectively.Â The Company's ability to utilize its Warehouse Credit Facilities is primarily conditioned on the satisfaction of certain legal, operating, administrative and financial covenants contained within the agreements. These include covenants that require UACC to maintain a minimum tangible net worth, minimum liquidity levels, specified leverage ratios and certain indebtedness levels. Failure to satisfy these and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. As of June 30, 2024 and December 31, 2023, the Company was in compliance with all covenants related to the Warehouse Credit Facilities. Â 10. Long Term DebtÂ Debt instruments, excluding warehouse credit facilities of consolidated VIEs, which are discussed in Note 9 "Warehouse Credit Facilities of Consolidated VIEs, consisted of the following (in thousands):Â Â Â June 30, Â Â December 31, Â Â Â 2024 Â Â 2023 Â Convertible senior notes Â \$ 287,550 Â Â \$ 286,800 Â Securitization debt of consolidated VIEs at fair value Â \$ 199,754 Â Â \$ 314,095 Â Securitization debt of consolidated VIEs at amortized cost Â \$ 272,362 Â Â \$ 272,362 Â Â Â Financing of beneficial interest in securitizations Â \$ 24,758 Â Â \$ 15,378 Â Junior subordinated debentures Â \$ 10,310 Â Â \$ 10,310 Â Total debt Â \$ 794,734 Â Â \$ 626,583 Â Â Convertible Senior NotesÂ On June 18, 2021, the Company issued \$625.0 million aggregate principal amount of 0.75% unsecured Convertible Senior Notes due 2026 (the "Notes"), including \$75.0 million aggregate principal amount of such notes pursuant to the exercise in full of the overallotment option granted to the initial purchasers. The Notes were issued pursuant to an indenture (the "Indenture"), between the Company and U.S. Bank National Association, as trustee. Â The Notes bear interest at a rate of 0.75% per annum, payable semiannually in arrears on January 1 and July 1 of each year, beginning on January 1, 2022. The Notes will mature on July 1, 2026, subject to earlier repurchase, redemption or conversion. The total net proceeds from the offering, after deducting commissions paid to the initial purchasers and debt issuance costs paid to third-parties, were approximately \$608.9 million.Â Each \$1,000 principal amount of the Notes will initially be convertible into 0.2232 shares of the Companyâ€™s common stock, which is equivalent to an initial conversion price of approximately \$4,480.29 per share, subject to adjustment upon the occurrence of specified events. The Notes are convertible, at the option of the noteholders, on or after April 1, 2026. Prior to April 1, 2026, the Notes are convertible only under the following circumstances:Â Â During any fiscal quarter commencing after the fiscal quarter ending on September 30, 2021 (and only during such fiscal quarter), if the last reported sale price of the Companyâ€™s common stock for at least 20 trading days (whether or not consecutive) during a period of 30 consecutive trading days ending on the last trading day of the immediately preceding fiscal quarter is greater than or equal to 130% of the conversion price of the Notes on each applicable trading day;Â 24 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â During the five consecutive business day period after any ten consecutive trading day period in which the trading price per \$1,000 principal amount of the Notes for each day of that ten consecutive trading day period was less than 98% of the product of the last reported sale price of the Companyâ€™s common stock and the conversion rate of the Notes on such trading day;Â Â If the Company calls any or all of the Notes for redemption; orÂ Â Upon the occurrence of specific corporate events such as a change in control or certain beneficial distributions to common stockholders (as set forth in the Indenture).Â The Company may settle conversions by paying or delivering, as applicable, cash, shares of its common stock or a combination of cash and shares of its common stock, at the Companyâ€™s election.Â The Company may not redeem the Notes prior to July 6, 2024. On or after July 6, 2024, the Company may redeem all or any portion of the Notes for cash equal to 100% of the principal amount of the Notes being redeemed plus any accrued and unpaid interest if the last reported sale price of the Companyâ€™s common stock has been at least 130% of the conversion price then in effect for at least 20 trading days (whether or not consecutive) during any 30 consecutive trading day period.Â If the Company undergoes a fundamental change (as defined in the Indenture), subject to certain conditions, holders of the Notes may require the Company to repurchase for cash all or any portion of their Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. In addition, if specific corporate events occur prior to the maturity date or if the Company issues a notice of redemption, the Company will increase the conversion rate by pre-defined amounts for a holder who elects to convert their Notes in connection with such a corporate event. During the three and six months ended June 30, 2024, the conditions allowing holders of the Notes to convert were not met.Â During the three and six months ended June 30, 2023, the Company repurchased \$18.2 million and \$32.8 million in aggregate principal amount of the Notes, net of deferred issuance costs, for \$7.3 million and \$13.2 million, respectively, in open-market transactions. The Company recognized a gain on extinguishment of debt of \$10.9 and \$19.6 million for the three and six months ended June 30, 2023, respectively.Â The Company accounts for the Notes as a single liability-classified instrument measured at amortized cost. As of June 30, 2024, the unamortized debt discount and debt issuance costs was \$2.9 million and the net carrying value was \$287.6 million. As of December 31, 2023, the unamortized debt discount and debt issuance costs was \$3.7 million and the net carrying value was \$286.8 million. The Notes were issued at par value and fees associated with the issuance of these Notes are amortized to interest expense using the effective interest method over the contractual term of the Notes. The interest expense was \$0.9 million and \$1.1 million for the three months ended June 30, 2024 and 2023, respectively, and \$1.8 million and \$2.2 million for the six months ended June 30, 2024 and 2023, respectively. The effective interest rate of the Notes is 1.3%.Â Securitization Debt of Consolidated VIEsÂ The securitization debt was issued under UACC's securitization program. The Company elected to account for the 2022-2 and 2023-1 securitization debt under the fair value option using the measurement alternative. Fair value adjustments are recorded in "Realized and unrealized losses, net of recoveries" in the condensed consolidated statements of operations. Refer to Note 14 "Financial Instruments and Fair Value Measurements. The 2024-1 securitization debt is measured at amortized cost. For the 2022-2, 2023-1 and 2024-1 securitization transactions, the Company consolidated the VIEs and accounted for these transactions as secured borrowings. Refer to Note 4 "Variable Interest Entities and Securitizations for further discussion. Â Upon the issuance of the securitization debt for the 2023-1 and 2024-1 securitization transactions, UACC retained the residual interests. UACC also retains the servicing rights for all finance receivables that were securitized; therefore, it Â 25 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â is responsible for the administration and collection of the amounts owed under the contracts. In the first quarter of 2023, UACC waived its servicing fees related to the 2022-2 securitization and subsequently consolidated the 2022-2 trust. The securitization agreements also require certain funds to be held in restricted cash accounts to provide additional collateral for the borrowings or to be applied to make payments on the securitization debt. Restricted cash under the various agreements totaled approximately \$34.4 million and \$28.5 million as of June 30, 2024 and December 31, 2023, respectively.Â Wholly owned bankruptcy remote subsidiaries of UACC were formed to facilitate the above asset-backed financing transactions. Bankruptcy remote refers to a legal structure in which it is expected that the applicable entity would not be included in any bankruptcy filing by its parent or affiliates. All of the assets of these subsidiaries have been pledged as collateral for the related debt. None of the assets of these subsidiaries are available to pay other creditors of the Company or its affiliates.Â The securitization debt issued is included in "Long-term debt" on the condensed consolidated balance sheet. The securitization debt of consolidated VIEs consisted of the following (in thousands):Â As of June 30, 2024 Â Series Â Final Scheduled Payment Date Â Initial Principal Â Â Contractual Interest Rate Â Outstanding Principal Â Â Fair Value Â United Auto Credit 2022-2-B Â December 10, 2025 Â \$ 30,324 Â Â 5.41 % Â 1,617 Â Â \$ 1,616 Â United Auto Credit 2022-2-C Â May 10, 2027 Â Â 26,533 Â Â 5.81 % Â 26,533 Â Â \$ 26,499 Â United Auto Credit 2022-2-D Â January 10, 2028 Â \$ 32,889 Â Â 6.84 % Â 32,889 Â Â \$ 32,106 Â United Auto Credit 2022-2-E Â April 10, 2029 Â Â 33,440 Â Â 10.00 % Â 28,440 Â Â \$ 20,864 Â United Auto Credit 2023-1-B Â July 10, 2028 Â \$ 51,157 Â Â 5.91 % Â 25,699 Â Â \$ 25,679 Â United Auto Credit 2023-1-C Â July 10, 2028 Â \$ 33,326 Â Â 6.28 % Â 33,326 Â Â \$ 33,253 Â United Auto Credit 2023-1-D Â July 10, 2028 Â \$ 35,653 Â Â 8.00 % Â 35,653 Â Â \$ 36,124 Â United Auto Credit 2023-1-E Â September 10, 2029 Â \$ 23,256 Â Â 10.98 % Â 23,256 Â Â \$ 23,613 Â Total rated notes at fair value Â Â \$ 266,578 Â Â \$ 207,413 Â Â \$ 199,754 Â Â Â Â Â Â Â Â Â Â United Auto Credit 2024-1-A Â August 10, 2026 Â \$ 132,340 Â Â 6.17 % Â 107,745 Â Â \$ 107,745 Â Â Â United Auto Credit 2024-1-B Â June 10, 2027 Â Â 42,770 Â Â 6.57 % Â 42,770 Â Â Â Â Â United Auto Credit 2024-1-C Â October 10, 2029 Â \$ 35,190 Â Â 7.06 % Â 35,190 Â Â \$ 35,190 Â Â Â United Auto Credit 2024-1-D Â November 12, 2029 Â Â 52,160 Â Â 8.30 % Â 52,160 Â Â Â Â Â United Auto Credit 2024-1-E Â November 12, 2030 Â \$ 37,540 Â Â 10.45 % Â 37,540 Â Â \$ 37,540 Â Â Â Total rated notes at amortized cost Â Â \$ 300,000 Â Â \$ 275,405 Â Â Â Â Â Unamortized debt issuance costs Â Â Â Â Â \$ 3,043 Â Â \$ 3,043 Â Â Â Net carrying value Â Â Â Â Â \$ 272,362 Â Â Â Â Â 26 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â As of December 31, 2023 Â Series Â Final Scheduled Payment Date Â Initial Principal Â Â Contractual Interest Rate Â Outstanding Principal Â Â Net Carrying Value Â United Auto Credit 2021-1-D Â June 10, 2026 Â \$ 29,380 Â Â 1.14 % Â 3,246 Â Â \$ 3,235 Â United Auto Credit 2021-1-E Â June 10, 2026 Â \$ 20,800 Â Â 2.58 % Â 20,800 Â Â \$ 20,540 Â United Auto Credit 2021-1-F Â September 10, 2027 Â \$ 13,910 Â Â 4.30 % Â 13,910 Â Â \$ 13,644 Â United Auto Credit 2022-2-B Â December 10, 2025 Â \$ 30,324 Â Â 5.41 % Â 28,786 Â Â \$ 28,745 Â United Auto Credit 2022-2-C Â May 10, 2027 Â \$ 26,533 Â Â 5.81 % Â 26,533 Â Â \$ 26,331 Â United Auto Credit 2022-2-D Â January 10, 2028 Â \$ 32,889 Â Â 6.84 % Â 32,889 Â Â \$ 32,642 Â United Auto Credit 2022-2-E Â April 10, 2029 Â \$ 33,440 Â Â 10.00 % Â 33,440 Â Â \$ 29,691 Â United Auto Credit 2023-1-A Â July 10, 2025 Â \$ 118,598 Â Â 5.57 % Â 15,089 Â Â \$ 15,083 Â United Auto Credit 2023-1-B Â July 10, 2028 Â \$ 51,157 Â Â 5.91 % Â 51,157 Â Â \$ 51,019 Â United Auto Credit 2023-1-C Â July 10, 2028 Â \$ 33,326 Â Â 6.28 % Â 33,326 Â Â \$ 33,199 Â United Auto Credit 2023-1-D Â July 10, 2028 Â \$ 35,653 Â Â 8.00 % Â 35,653 Â Â \$ 36,152 Â United Auto Credit 2023-1-E Â September 10, 2029 Â \$ 23,256 Â Â 10.98 % Â 23,256 Â Â \$ 23,814 Â Total rated notes Â Â \$ 449,266 Â Â \$ 318,085 Â Â \$ 314,095 Â Â The final scheduled payment date represents legal maturity of the remaining balance sheet securitization debt. Securitization debt is expected to become due and to be paid prior to those dates, based on amortization of the finance receivables pledged to the Trusts. Expected payments, which will depend on the performance of such receivables, as to which there can be no assurance, are \$113.2 million in 2024, \$161.4 million in 2025, \$111.5 million in 2026, \$59.7 million in 2027 and \$37.0 million in 2028.Â In February 2024, UACC exercised its option to repurchase the 2021-1 securitization debt for a total redemption price of \$35.6 million.Â The aggregate principal balance and the fair value of finance receivables pledged to the securitization debt consists of the following (in thousands): Â Â Â As of June 30, Â Â Â As of December 31, Â Â Â 2024 Â Â 2023 Â Â Aggregate Principal Balance Â Â Net Carrying Value Â Â Â Aggregate Principal Balance Â Â Net Carrying Value Â United Auto Credit 2021-1-A Â \$ 66" Â Â \$ 66" Â Â \$ 38,951 Â Â \$ 35,790 Â United Auto Credit 2022-2-A Â \$ 93,209 Â Â \$ 80,388 Â Â \$ 125,072 Â Â \$ 111,379 Â United Auto Credit 2023-1-A Â \$ 149,351 Â Â \$ 126,308 Â Â \$ 197,586 Â Â \$ 169,829 Â United Auto Credit 2024-1-A Â \$ 351,133 Â Â \$ 316,121 Â Â \$ 66" Â Â \$ 66" Â Total finance receivables of CFEs Â \$ 593,693 Â Â \$ 522,817 Â Â \$ 361,609 Â Â \$ 316,998 Â Financing of Beneficial Interests in SecuritizationsÂ On May 3, 2023, UACC entered into a Risk Retention Financing Facility enabling it to finance asset-backed securities issued in its securitization transactions and held by UACC pursuant to applicable Risk Retention Rules. Under this facility, UACC sells such retained interests and agrees to repurchase them on a future date. In its initial transaction under this facility, UACC pledged \$24.5 million of its retained beneficial interests as collateral, and received proceeds of \$24.1 million, with expected repurchase dates ranging from March 2025 to September 2029. Following the completion of the 2024-1 securitization transaction, the Company pledged an additional \$15.8 million of its retained beneficial interests as collateral under the Risk Retention Financing Facility, and received proceeds of \$15.6 million, with expected repurchase dates ranging from August 2026 to November 2030 at the initial closing date. The securitization trusts will distribute payments related to UACC's pledged beneficial interests in securitizations directly to the lender, which will Â 27 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â reduce the beneficial interests in securitizations and the related debt balance. Pledged collateral levels are monitored and are generally maintained at an agreed-upon percentage of the fair value of the amounts borrowed during the life of the transactions. In the event of a decline in the fair value of the pledged collateral, UACC may be required to transfer cash or additional securities as pledged under this facility. At the termination of this agreement, UACC is obligated to return the amounts borrowed. Â The outstanding balance of this facility, net of unamortized debt issuance costs, was \$24.8 million and \$15.4 million as of June 30, 2024 and December 31, 2023, respectively, and is included in "Long-term debt" on the condensed consolidated balance sheet. As of June 30, 2024 and December 31, 2023, the fair value of the collateral pledged under this facility was \$25.0 million and \$15.8 million, respectively. Â Junior Subordinated DebenturesÂ On July 31, 2003, UACC issued junior subordinated debentures (trust preferred securities) of \$10.0 million through a subsidiary, UPFC Trust I. The trust issuer is a 100 percent owned finance subsidiary and the securities are fully and unconditionally guaranteed by Vroom Automotive Finance Corporation. The interest is paid quarterly at a variable rate, equal to SOFR + 3.05%. The final maturity of these securities is on October 7, 2033; however, they can be called at par any time at the Companyâ€™s discretion. Â 11. Commitments and Contingencies Â LitigationÂ From time to time, the Company is involved in various claims and legal actions that arise in the ordinary course of business and an unfavorable resolution of any of these matters could materially affect the Companyâ€™s future results of operations, cash flows or financial position. The Company is also party to various disputes that the Company considers routine and incidental to its business. The Company does not expect the results of any of these routine actions to have a material effect on the Companyâ€™s business, results of operations, financial condition, or cash flows. The Company accrues a liability when a loss is considered probable and the amount can be reasonably estimated. When a material loss contingency is reasonably possible but not probable, the Company does not record a liability, but instead discloses the nature and the amount of the claim, and an estimate of the loss or range of loss, if such an estimate can be made. Legal fees are expensed as incurred. Â Beginning in March 2021, multiple putative class actions were filed in the U.S. District Court for the Southern District of New York by certain of the Companyâ€™s stockholders against the Company and certain of the Companyâ€™s officers alleging violations of federal securities laws. The lawsuits were captioned Zawatsky et al. v. Vroom, Inc. et al., Case No. 21-cv-2477; Holbrook v. Vroom, Inc. et al., Case No. 21-cv-2551; and Hudda v. Vroom, Inc. et al., Case

Case No. 21-cv-3296. All three of the lawsuits asserted similar claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5. In each case, the named plaintiff(s) sought to represent a proposed class of all persons who purchased or otherwise acquired the Company's securities during a period from June 9, 2020 to March 3, 2021 (in the case of Holbrook and Hudda), or November 11, 2020 to March 3, 2021 (in the case of Zawatsky). In August 2021, the Court consolidated the cases under the new name In re: Vroom, Inc. Securities Litigation, Case No. 21-cv-2477, appointed a lead plaintiff and lead counsel and ordered a consolidated amended complaint to be filed. The court-appointed lead plaintiff subsequently filed a consolidated amended complaint that reasserts claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5 against the Company and certain of the Company's officers, and added new claims under Sections 11, 12 and 15 of the Securities Act against the Company, certain of its officers, certain of its directors, and the underwriters of the September 2020 secondary offering. The Company filed a motion to dismiss all claims, and briefing of this motion is complete. The Company believes this lawsuit is without merit and intends to vigorously contest these claims. While the outcome of any complex legal proceeding is inherently unpredictable and subject to significant uncertainties, based upon information presently known to management, the Company believes that the potential liability, if any, will not have a material adverse effect on the Company's financial condition, cash flows, or results of operations. In August 2021, November 2021, January 2022, and February 2022, various Company stockholders filed purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the Southern District of New York against certain of the Company's officers and directors, and nominally against the Company, alleging violations of Section 8 Table of Contents
VROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)
A of the federal securities laws and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. All four lawsuits have been consolidated under the caption In re Vroom, Inc. Shareholder Derivative Litigation, Case No. 21-cv-6933, and the court has approved the parties' stipulation that the cases would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. All four derivative suits remain in preliminary stages and there have been no substantive developments in any matter. In April 2022 and April 2024, two of the Company's stockholders filed separate purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the District of Delaware against certain of the Company's officers and directors, and nominally against the Company, alleging violations of the federal securities law and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. The case filed in April 2022 is captioned Godlu v. Hennessy et al., Case No. 22-cv-569, the case filed in April 2024 is captioned Hudva v. Hennessy et al. Case No. 24-cv-4499, and the court in each has approved the parties' stipulations that each case would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. Both lawsuits remain in preliminary stages and there have been no substantive developments.
In January 2022, the Company received a non-public civil investigative demand from the Federal Trade Commission (the "FTC"), seeking the production of information related to certain of the Company's business practices and the Company responded to those information requests. On February 23, 2024, the FTC notified the Company that it has reason to believe that the Company violated Section 5(a) of the Federal Trade Commission Act, 15 U.S.C. § 45(a); the FTC's Mail, Internet, or Telephone Order Merchandise Rule, 16 C.F.R. Part 435; the FTC's Used Motor Vehicle Trade Regulation Rule, 16 C.F.R. Part 455; and the FTC's Pre-Sale Availability Rule, 16 C.F.R. Part 702. On May 6, 2024, Vroom, Inc., and Vroom Automotive, LLC and the FTC reached an agreement to resolve the FTC's allegations without any admission of wrongdoing by either Vroom entity, subject to final approval by the FTC and the court. Under the agreement, the Company will pay a total of \$1 million in customer redress and abide permanently by an injunction. The FTC issued its final approval of the agreement on July 2, 2024, and a mutually-agreed-upon order reflecting the agreement was entered by the Court on July 10, 2024. The case is captioned Federal Trade Commission v. Vroom, Inc. et al., Case No. 4:24-cv-02496. In April 2022, the Attorney General of Texas filed a petition on behalf of the State of Texas in the District Court of Travis County, Texas against the Company, alleging violation of the Texas Deceptive Trade Practices – Consumer Protection Act, Texas Business and Commerce Code §§ 17.41 et seq., based on alleged deficiencies and other issues in the Company's marketing of used vehicles and fulfillment of customer orders, including the titling and registration of sold vehicles. According to the petition, 80% of the customer complaints referenced in the petition were received in the 12 months prior to April 2022. The petition is captioned State of Texas v. Vroom Automotive LLC, and Vroom Inc., Case No. D-1-GN-001809. In May 2022, Vroom Automotive, LLC the Attorney General of the State of Texas agreed to a temporary injunction in which Vroom Automotive, LLC agreed to adhere to its existing practice of possessing title for all vehicles it sells or advertises as available for sale on its e-commerce platform. In December 2023, Vroom, Inc., Vroom Automotive, LLC and the Attorney General of the State of Texas reached a final agreement to resolve all claims in the petition, without any admission of wrongdoing by either Vroom entity. Under the agreement, the Company will pay a total of \$2 million in civil penalties and \$1 million in attorneys' fees, with the first half due in September 2024 and the remaining half due in September 2025, and abide permanently by an injunction of certain operational practices that were previously implemented. As previously disclosed, the Company has been subject to audits, requests for information, investigations and other inquiries from its regulators relating to increased customer complaints concerning the same or similar matters alleged in the State of Texas petition. These regulatory matters could continue to progress into legal proceedings as well as enforcement actions. The Company has incurred fines in certain states and could continue to incur fines, penalties, restitution, or alterations in the Company's business practices, which in turn, could lead to increased business expenses, additional limitations on the Company's business activities and further reputational damage, although to date such expenses have not had a material adverse effect on the Company's financial condition, cash flows, or results of operations.
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VROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)
Other Matters A The Company enters into agreements with third parties in the ordinary course of business that may contain indemnification provisions. In the event that an indemnification claim is asserted, the Company's liability, if any, would be limited by the terms of the applicable agreement. Historically, the Company has not incurred material costs to defend lawsuits or settle claims related to indemnification provisions.
12 Preferred Stock and Stockholders Equity A Preferred Stock A On June 11, 2020, the Company amended its certificate of incorporation to authorize the issuance of up to 10,000,000 shares of Preferred Stock. As of June 30, 2024, there was no preferred stock issued or outstanding.
Common Stock A On February 13, 2024, the Company amended its certificate of incorporation to effect a 1-for-80 reverse stock split of shares of the Company's outstanding common stock, such that every 80 shares of common stock became one share of common stock. The shares of common stock authorized for issuance remained unchanged at 500,000,000 and the par value per share of common stock remained unchanged at \$0.001. Each share of common stock entitles the holder to one vote on all matters submitted to a vote of the Company's stockholders.
At-the-market Offering A On December 1, 2023, the Company entered into an equity distribution agreement with Virtu Americas LLC to sell shares of the Company's common stock, par value \$0.001 per share, with aggregate gross sales proceeds of up to \$50.0 million, from time to time, through an at-the-market equity offering program (the "ATM offering").
As of June 30, 2024, the Company has up to \$47.5 million remaining in aggregate gross proceeds that can be issued through the ATM offering.
13 Stock-based Compensation A On May 28, 2020, the Company adopted the 2020 Incentive Award Plan (the "2020 Plan"), which authorized the issuance of (i) up to 37,739 shares of the Company's common stock, (ii) an annual increase on the first day of each year beginning on January 1, 2022 and ending on January 1, 2030 of up to 4% of the shares of common stock outstanding on an as-converted basis on the last day of the immediately preceding fiscal year, and (iii) any shares of the Company's common stock subject to awards under the 2014 Plan which are forfeited or lapse unexercised and which following the effective date are not issued under the 2014 Plan. Awards may be issued in the form of restricted stock units, restricted stock, stock appreciation rights, and stock options. As of June 30, 2024, the Company has registered an additional 209,299 shares of the Company's common stock to be issued pursuant to the 2020 Plan. A Effective as of June 13, 2024, the stockholders approved an amendment to the 2020 Plan to increase the number of authorized shares by 350,000 shares. As of June 30, 2024, there were 455,099 shares available for future issuance under the 2020 Plan. A On May 20, 2022, the Company adopted the 2022 Inducement Award Plan (the "Inducement Award Plan"). Awards under the Inducement Award Plan may only be granted to a newly hired employee who has not previously been an employee or a member of the Board or an employee who is being rehired following a bona fide period of non-employment by the Company, in each case as a material inducement to the employee's entering into employment. An aggregate of 37,500 shares of the Company's common stock are reserved for issuance under the Inducement Award Plan. As of June 30, 2024, there were 3,027 shares available for future issuance under the Inducement Award Plan. A 30 Table of Contents
VROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)
RSUs A The Company recognized \$2.4 million and \$1.7 million of stock-based compensation expense related to RSUs for the three months ended June 30, 2024 and 2023, respectively and \$3.7 million and \$3.3 million for the six months ended June 30, 2024 and 2023, respectively. As of June 30, 2024 and December 31, 2023, the Company had \$3.9 million and \$4.5 million, respectively, of unrecognized stock-based compensation expense that is expected to be recognized over a weighted-average period of 0.8 and 1.1 years, respectively. A Certain of the Company's RSU grants are subject to acceleration upon a change of control and termination within 12 months, and upon death, disability and certain other accelerated circumstances.
14 Financial Instruments and Fair Value Measurements A U.S. GAAP defines fair value as the price that would be received from selling an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants at the measurement date. These estimates are subjective in nature and involve uncertainties and matters of judgment, and therefore cannot be determined with precision. U.S. GAAP establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value and establishes the following three levels of inputs that may be used to measure fair value:
Level 1 Quoted prices in active markets for identical assets or liabilities
Level 2 Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted market prices in markets that are not active; or model-derived valuations or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities
Items Measured at Fair Value on a Recurring Basis A The Company holds certain financial assets that are required to be measured at fair value on a recurring basis. Additionally, the Company elected the fair value option for the financial assets and liabilities of UACC's 2022-2 and 2023-1 consolidated CFEs, beneficial interests in the 2022-1 securitization transaction, certain of UACC's finance receivables that are ineligible to be sold, and certain other finance receivables held for sale. Under the fair value option allowable under ASC 825, Financial Instruments (ASC 825-CF), the Company may elect to measure at fair value financial assets and liabilities that are not otherwise required to be carried at fair value. Subsequent changes in fair value for designated items are reported in earnings.
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VROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)
The following tables present the Company's financial assets and liabilities measured at fair value on a recurring basis (in thousands):
As of June 30, 2024
Level 1 Assets
Total Financial Assets
Cash and cash equivalents
Money market funds
Finance receivables at fair value
Other assets (beneficial interests in securitizations)
CFE liabilities
Valuation Methodologies of Financial Instruments Measured at Fair Value on a Recurring Basis A The following is a description of the valuation methodologies used for financial instruments carried at fair value. These methodologies are applied to financial assets and liabilities across the fair value levels discussed above, and it is the observability of the inputs used that determines the appropriate level in the fair value hierarchy for the respective asset or liability.
Money Market Funds: Money market funds primarily consist of investments in highly liquid U.S. treasury securities, with original maturities of three months or less and are classified as Level 1. The Company determines the fair value of cash equivalents based on quoted prices in active markets.
Financial assets and liabilities of CFEs: In accordance with ASC 825, the Company has elected the fair value option, for the eligible financial assets and liabilities of the 2022-2 and 2023-1 consolidated CFEs in order to mitigate potential accounting mismatches between the carrying value of the financial assets and liabilities. To eliminate potential measurement differences, the Company elected the measurement alternative included in ASC 810-30, allowing the Company to measure both the financial assets and liabilities of a qualifying CFE using the fair value of either the CFE's financial assets or liabilities, whichever is more observable. Under the measurement alternative prescribed by ASC 810-30, the Company recognizes changes in the CFE's net assets, including changes in fair value adjustments and net interest earned, in its condensed consolidated statements of operations.
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VROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)
The Company is required to determine whether the fair value of the financial assets or the fair value of the financial liabilities of the eligible CFEs are more observable, but in either case, the methodology results in the fair value of the financial assets of the securitization trust being equal to the fair value of their liabilities. The Company determined that the fair value of the liabilities of the securitization CFEs are more observable, since market prices of their liabilities are based on non-binding quoted prices provided by broker dealers who make markets in similar financial instruments. The assets of the securitization CFEs are not readily marketable, and their fair value measurement requires information that may be limited in availability. In determining the fair value of the securitization debt of consolidated CFEs, the broker dealers consider contractual cash payments and yields expected by market participants. Broker dealers also incorporate common market pricing methods, including a spread measurement to the treasury curve or interest rate swap curve as well as underlying characteristics of the particular security including ratings, coupon, collateral type and seasoning or age of the security. When the Company obtains prices from multiple broker dealers for the same security and has a consensus among them, it deems these fair values to be based on observable valuation inputs and classified as Level 2 of the fair value hierarchy. Where a third-party broker dealer quote is not available, an internal model is utilized using unobservable inputs or if the Company has multiple quotes that are not within determined range, it classified the securit

if the Company has multiple quotes that are not within a consensus range of each other, the Company deems these securities to be classified as Level 3 of the fair value hierarchy.Â 33 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Changes in Level 3 Recurring Fair Value MeasurementsÂ The following table presents a reconciliation of the financial assets, which were measured at fair value on a recurring basis using Level 3 inputs (in thousands): Â Â Finance Receivables of Consolidated CFEs Â Finance Receivables at Fair Value Â Fair value as of January 1, 2024 Â \$ 316,998 Â \$ 31,672 Â Transfer within Level 3 categories Â Â 55,320 Â Â (55,320) Losses included in realized and unrealized losses Â (29,498) Â (9,846) Issuances, net of discount Â Â Â Â 233,257 Â Paydowns Â (58,089) Â (26,462) Other Â 7,802 Â 1,071 Â Fair value as of June 30, 2024 Â \$ 292,533 Â \$ 174,372 Â Â Finance Receivables of Consolidated CFEs Â Finance Receivables at Fair Value Â Fair value as of January 1, 2023 Â \$ 77,904 Â \$ 75,270 Â Reclassification of finance receivables held for sale to finance receivables at fair value, net Â 248,081 Â Â Â Â Transfer within Level 3 categories Â 25,718 Â Â (25,718) Consolidation of VIEs Â 180,706 Â Â Â Â Losses included in realized and unrealized losses Â (37,890) Â (1,396) Issuances, net of discount Â Â Â Â 3,392 Â Paydowns Â (77,007) Â (14,883) Other Â 12,510 Â 1,010 Â Fair value as of June 30, 2023 Â \$ 430,022 Â \$ 37,675 Â The Company's transfers between levels of the fair value hierarchy are assumed to have occurred at the beginning of the reporting period on a quarterly basis. During the three and six months ended June 30, 2024, there were no transfer between levels of the fair value hierarchy. During the six months ended June 30, 2023, \$180.7 million of finance receivables related to the 2022-2 securitization transaction were consolidated and classified as Level 3 and \$248.1 million of finance receivables held for sale related to the 2023-1 securitization transaction were reclassified to Level 3 finance receivables of consolidated CFEs.Â Other Relevant Data for Financial Assets and Liabilities for which FVO Was ElectedÂ The following table presents the gains or losses recorded in "Realized and unrealized losses, net of recoveries" in the condensed consolidated statements of operations related to the eligible financial instruments for which the fair value option was elected (in thousands):Â Â Three Months Ended June 30, Â Â Six Months Ended June 30, Â Â 2024 Â Â 2023 Â 2024 Â 2023 Â Financial Assets Â Â Â Â Â Finance receivables of CFEs Â \$ 10,660 Â \$ 21,988 Â \$ 26,544 Â \$ 31,885 Â Â Â Finance receivables at fair value Â 1,074 Â (10) Â 6,000 Â (1,422) Â Â Â Beneficial interests in securitizations Â (82) Â 261 Â (92) Â 922 Â Financial Liabilities Â Â Â Â Â Debt of securitized VIEs Â (1,938) Â (6,029) Â (4,486) Â (7,251) Total net loss included in "Realized and unrealized losses, net of recoveries" Â \$ 9,714 Â \$ 16,210 Â \$ 27,966 Â \$ 24,134 Â Â 34 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â The following table presents other relevant data related to the finance receivables carried at fair value (in thousands):Â As of June 30, 2024 Â Finance Receivables of CFEs at Fair Value Â Finance Receivables at Fair Value Â Aggregate unpaid principal balance included within finance receivables that are reported at fair value Â \$ 337,501 Â \$ 197,695 Â Aggregate fair value of finance receivables that are reported at fair value Â \$ 292,533 Â \$ 174,372 Â Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due) Â \$ 5,799 Â \$ 1,260 Â Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due) Â \$ 4,973 Â \$ 900 Â As of December 31, 2023 Â Finance Receivables of CFEs at Fair Value Â Finance Receivables at Fair Value Â Aggregate unpaid principal balance included within finance receivables that are reported at fair value Â \$ 361,609 Â \$ 36,207 Â Aggregate fair value of finance receivables that are reported at fair value Â \$ 316,998 Â \$ 31,672 Â Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due) Â \$ 6,700 Â \$ 717 Â Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due) Â \$ 5,921 Â \$ 544 Â Â All finance receivables of CFEs are pledged to the CFEs trusts.Â The following table presents other relevant data related to securitization debt of consolidated VIEs carried at fair value (in thousands): Â As of June 30, 2024 Â Securitization debt of consolidated VIEs at Fair Value Â Aggregate unpaid principal balance of rated notes of securitized VIEs Â \$ 207,413 Â Aggregate fair value of rated notes of securitized VIEs Â \$ 199,754 Â As of December 31, 2023 Â Securitization debt of consolidated VIEs at Fair Value Â Aggregate unpaid principal balance of rated notes of securitized VIEs Â \$ 318,085 Â Aggregate fair value of rated notes of securitized VIEs Â \$ 314,095 Â Â 35 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Fair Value of Financial Instruments Not Carried at Fair ValueÂ The carrying amounts of restricted cash and other liabilities approximate fair value due to their short-term nature. The carrying value of the Warehouse Credit Facilities was determined to approximate fair value due to its short-term duration and variable interest rate that approximates prevailing interest rates as of each reporting period. Â Finance receivables held for sale, net: For finance receivables eligible to be sold in a securitization, the Company determines the fair value of these finance receivables utilizing sales prices based on estimated securitization transactions, adjusted for transformation costs, risk and a normal profit margin associated with securitization transactions. Such fair value measurement of finance receivables held for sale, net is considered Level 3 of the fair value hierarchy. As of June 30, 2024, the carrying value and fair value of the finance receivables held for sale, net were \$362.3 million. As of December 31, 2023, the Company determined that all of these finance receivables should be marked to their fair value of \$468.8 million based on the results of the Company's lower of amortized cost basis or fair value analysis. Â In addition, from time to time the Company may mark certain receivables, that are no longer eligible to be sold in a securitization, classified as held for sale to fair value on a non-recurring basis. As of June 30, 2024 and December 31, 2023, there were \$51.4 million and \$34.8 million of these finance receivables that were marked to fair value on a non-recurring basis, respectively. These are finance receivables that became delinquent and no longer meet the expected securitization sales criteria. The Company uses a discounted cash flow model to estimate the present value of future recoveries for finance receivables. Such fair value measurement of finance receivables held for sale, net is considered Level 3 of the fair value hierarchy.Â Convertible Senior Notes: The fair value of the Notes, which are not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing actual bids and offer prices of the Notes in markets that are not active and are classified within Level 2 of the fair value hierarchy.Â Â June 30, Â December 31, Â 2024 Â 2023 Â Carrying value Â \$ 287,550 Â \$ 286,800 Â Fair value Â \$ 145,244 Â \$ 152,506 Â Â Securitization Debt: The fair value of the 2024-1 securitization debt, which is not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing non-binding quoted prices provided by broker dealers, as discussed above, and classified as Level 2 of the fair value hierarchy. Â Â June 30, Â 2024 Â Carrying value Â \$ 272,362 Â Fair value Â \$ 274,721 Â Â Financing of beneficial interests in securitizations: The fair value of the financing of beneficial interests in securitizations, which are not carried at fair value on the accompanying condensed consolidated balance sheets, approximated their carrying value as of June 30, 2024 and 2023 and are classified within Level 3 of the fair value hierarchy. Â Junior Subordinated Debentures: The fair value of the junior subordinated debentures, which are not carried at fair value on the accompanying consolidated balance sheets, approximated their carrying value as of June 30, 2024 and 2023 and are classified within Level 3 of the fair value hierarchy. Â 15. Segment InformationÂ As a result of the Ecommerce Wind-Down during the three months ended March 31, 2024, the Company revised its reportable segments. The Company is now organized into two reportable segments: UACC and CarStory. Corporate activities are presented in "corporate" and do not constitute a reportable segment. These activities include costs not directly attributable to the segments and are primarily related to costs associated with corporate and governance functions, including executive functions, corporate finance, legal, human resources, information technology, cyber security Â 36 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â and other shared costs. Certain shared costs, including corporate administration, are allocated to segments based upon specific allocation of expenses. Corporate activities also include the runoff of legacy Vroom third party vehicle service and GAP policies sold prior to the Ecommerce Wind-Down as well as certain Vroom contracts that are continuing to be renegotiated and right-sized to account for reduced headcount following the Ecommerce Wind-Down. The Company retrospectively restated segment results for the comparative period to conform to the new presentation. No operating segments have been aggregated to form the reportable segments. Â The Company determined its operating segments based on how the chief operating decision maker (âCODMâ) reviews the Companyâs operating results in assessing performance and allocating resources. The CODM reviews Adjusted EBITDA for each of the reportable segments. Adjusted EBITDA is defined as net loss before interest expense on corporate debt, interest income on cash and cash equivalents, income tax expense, depreciation and amortization expense, stock compensation expense, severance expense related to the continuing operations, gain on debt extinguishment and long-lived asset impairment charges, incurred by the segment. The CODM does not evaluate operating segments using asset information as these are managed on an enterprise-wide group basis. Accordingly, the Company does not report segment asset information. As of June 30, 2024 and December 31, 2023, long-lived assets were predominantly located in the United States. Â The UACC reportable segment represents UACCAâs operations with its network of third-party dealership customers, including the purchases and servicing of vehicle installment contracts. The segment also includes the runoff portfolio of retail installment sale contracts originated for Vroom or purchased from Vroom prior to the Ecommerce Wind-Down.Â The CarStory reportable segment represents sales of AI-powered analytics and digital services to automotive dealers, automotive financial services companies and others in the automotive industry.Â Â 37 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Information about the Companyâs reportable segments are as follows (in thousands): Â Three Months EndedJune 30, Â 2024 Â 2023 Â UACC Â CarStory Â Corporate Â Total Â Interest income \$ 52,389 Â \$ â Â \$ (527) Â \$ 1,862 Â \$ â Â \$ (536) Â \$ 46,995 Â Â Â Â Â Â Â Â Â Interest expense: Â Â Â Â Â Â Â Â Â Warehouse credit facility Â 6,986 Â Â Â Â 6,986 Â Â Â 3,658 Â Â Â Â 3,658 Â Securitization debt Â 7,995 Â Â Â Â 7,995 Â 7,995 Â Â 5,981 Â Â Â 5,981 Â Total interest expense Â 14,981 Â Â Â Â 14,981 Â Â Â 14,981 Â Â Â 9,639 Â Â Â 9,639 Â Net interest income Â 37,408 Â Â Â Â (527) Â 36,881 Â Â Â 37,892 Â Â Â (536) Â 37,356 Â Â Â Â Â Â Â Â Â Realized and unrealized losses, net of recoveries Â 19,582 Â Â Â Â (853) Â 18,729 Â Â Â 20,386 Â Â Â 2,801 Â Â Â 23,187 Â Net interest income after losses and recoveries Â 17,826 Â Â Â Â 325 Â Â Â 18,152 Â Â Â 17,506 Â Â Â Â (3,337) Â 14,169 Â Â Â Â Â Â Â Â Â Noninterest income: Â Â Â Â Â Â Â Â Â Servicing income Â 1,587 Â Â Â Â 1,587 Â Â Â 2,551 Â Â Â 2,551 Â Warranties and GAP income (loss), net Â 1,640 Â Â Â Â (262) Â 1,378 Â Â Â 1,478 Â Â Â (727) Â 751 Â CarStory revenue Â â Â Â 2,913 Â Â Â 2,913 Â Â Â 3,224 Â Â 3,224 Â Gain on debt extinguishment Â â Â Â Â â Â Â Â 1,378 Â Â Â 1,478 Â Â Â 1,478 Â Â Â 10,931 Â Â 10,931 Â Other income Â 2,098 Â Â 190 Â 853 Â 3,141 Â 93 Â 2,001 Â 3,071 Â Total noninterest income Â 5,325 Â Â 3,103 Â 591 Â 9,019 Â 4,506 Â 3,317 Â 12,205 Â 20,528 Â Â Â Â Â Â Â Â Â Expenses: Â Â Â Â Â Â Â Â Â Compensation and benefits Â 20,539 Â Â 2,461 Â 4,176 Â 27,176 Â 16,392 Â 2,420 Â 21,341 Â Professional fees Â 575 Â Â 80 Â 833 Â 1,488 Â 1,028 Â 113 Â 1,303 Â 2,444 Â Software and IT costs Â 2,605 Â 21 Â 1,410 Â 4,036 Â 2,974 Â 171 Â 1,659 Â 4,804 Â Depreciation and amortization Â 5,630 Â 1,602 Â 1,602 Â 7,232 Â 5,582 Â 1,608 Â 7,190 Â Interest expense on corporate debt Â 629 Â Â 920 Â 1,549 Â 436 Â 1,091 Â 1,527 Â Other expenses Â 3,054 Â 55 Â 1,852 Â 4,961 Â 1,841 Â 152 Â 4,571 Â Total expenses Â 33,032 Â 4,219 Â 9,191 Â 46,442 Â 28,253 Â 4,464 Â 9,160 Â 41,877 Â Â Â Â Â Â Â Â Â Adjusted EBITDA Â (2,824) Â \$ (5,089) Â \$ (7,541) Â \$ 291 Â \$ 634 Â \$ (11,244) Â \$ (10,319) Â Â 38 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â Â Six Months EndedJune 30, Â 2024 Â 2023 Â UACC Â CarStory Â Corporate Â Total Â Interest income \$ 103,930 Â \$ â Â \$ (991) Â \$ 102,939 Â \$ â Â \$ (82,830) Â \$ 20,109 Â Â Â Â Â Â Â Â Â Interest expense: Â Â Â Â Â Â Â Â Â Warehouse credit facility Â 16,457 Â Â Â Â 16,457 Â Â Â 16,457 Â Â Â 6,757 Â Â 6,757 Â Securitization debt Â 12,864 Â Â Â 12,864 Â Â 10,326 Â Â 10,326 Â Total interest expense Â 29,321 Â Â Â 29,321 Â Â 17,083 Â Â 17,083 Â Net interest income Â 74,609 Â Â 991 Â 73,618 Â 65,747 Â 1,467 Â 64,280 Â Â Â Â Â Â Â Â Â Realized and unrealized losses, net of recoveries Â 47,343 Â Â 2,205 Â 49,548 Â 32,658 Â 6,257 Â 38,915 Â Net interest income after losses and recoveries Â 27,266 Â Â 2,407 Â 33,089 Â 25,365 Â 1,210 Â 24,155 Â Noninterest (loss) income: Â Â Â Â Â Â Â Â Â Servicing income Â 3,606 Â Â 3,606 Â Â 5,405 Â Â 5,405 Â Warranties and GAP income (loss), net Â 3,250 Â Â 3,250 Â 11,514 Â (8,264) 3,681 Â 3,586 Â CarStory revenue Â 5,892 Â 5,892 Â 6,394 Â 6,394 Â Gain on debt extinguishment Â â Â Â 10,931 Â 19,640 Â 19,640 Â Other income Â 4,568 Â 363 Â 994 Â 5,925 Â 2,031 Â 141 Â 3,931 Â 6,103 Â Total noninterest (loss) income Â 11,424 Â 6,255 Â (10,520) 7,159 Â 11,117 Â 6,535 Â 23,476 Â 41,128 Â Â Â Â Â Â Â Â Â Expenses: Â Â Â Â Â Â Â Â Â Compensation and benefits Â 39,327 Â 4,675 Â 7,284 Â 51,286 Â 4,821 Â 48,134 Â 44,562 Â Professional fees Â 1,451 Â 202 Â 3,178 Â 4,831 Â 3,569 Â 290 Â 7,417 Â Software and IT costs Â 5,702 Â 188 Â 5,702 Â 188 Â 2,768 Â 8,658 Â 5,679 Â 345 Â 4,025 Â 10,050 Â Depreciation and amortization Â 11,651 Â 3,207 Â 14,858 Â 11,209 Â 3,213 Â 14,422 Â Interest expense on corporate debt Â 1,100 Â 1,840 Â 2,940 Â 6,634 Â 2,234 Â 2,867 Â Impairment charges Â 2,752 Â 4,442 Â 2,752 Â 4,442 Â Other expenses Â 5,577 Â 173 Â 3,666 Â 9,416 Â 4,261 Â 301 Â 5,211 Â Total expenses Â 67,561 Â 8,444 Â 18,735 Â 94,741 Â 60,279 Â 8,969 Â 19,842 Â 89,091 Â Â Â Â Â Â Â Â Â Adjusted EBITDA Â (12,970) Â 930 Â (27,654) Â (39,694) Â (4,177) Â 1,201 Â (23,644) Â 39 Table Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited)Â The reconciliation between reportable segment Adjusted EBITDA to consolidated net loss from continuing operations is as follows (in thousands): Â Three Months EndedJune 30, Â Six Months EndedJune 30, Â 2024 Â 2023 Â 2024 Â 2023 Â Adjusted EBITDA by Segment Â Â Â Â Â UACC Â (2,824) Â 291 Â (12,970) Â (4,177) CarStory Â 372 Â 634 Â 930 Â 1,201 Corporate Â (5,089) Â (11,244) Â (27,654) Â (23,644) Total Â (7,541) Â (10,319) Â (39,694) Â (26,620) Â Â Â Â Interest expense on corporate debt Â (1,549) Â (1,527) Â (2,940) Â (2,867) Interest income on cash and cash equivalents Â 1,182 Â 2,594 Â 1,287 Â 5,019 Provision for income taxes Â 167 Â (286) Â (269) Â (337) Depreciation and amortization Â (7,232) Â (7,190) Â (14,858) Â (14,422) Stock compensation expense Â (2,446) Â (1,669) Â (3,770) Â (3,348) Gain on debt extinguishment Â â Â 10,931 Â 19,640 Â Severance Â (1,685) Â (1,685) Â (1,685) Â (1,685) Â Impairment charges Â â Â 10,931 Â 19,640 Â Net loss from continuing operations Â (19,104) Â \$ (7,466) Â \$ (63,781) Â \$ (22,935) Â 16. Income TaxesÂ The Company computes income taxes using the liability method. This method requires recognition of deferred tax assets and liabilities, measured by enacted rates, attributable to temporary differences between the financial statements and the income tax basis of assets and liabilities. In assessing the realizability of deferred tax assets, the Company considers whether it is more likely than not that certain deferred tax assets will be realized. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income in those specific jurisdictions prior to the dates on which such net operating losses expire. The Company maintained a full valuation allowance against its net deferred tax assets because the Company has determined that it is more likely than not that these assets will not be fully realized based on a current evaluation of expected future taxable income and the Company being in a cumulative 3-year loss position. Â The Companyâs effective tax rate from continuing operations for the three months ended June 30, 2024 and 2023 was 0.87% and (3.98)%, respectively. The Companyâs effective tax rate from continuing operations for the six months ended June 30, 2024 and 2023 was (0.42)% and (1.49)%, respectively.Â The Company is subject to tax in the United States and many state and local jurisdictions. The Company, with certain exceptions, is no longer subject to income tax examinations by U.S. federal, state and local for tax years 2017 and prior. The company is not currently under audit for any US federal or state income tax audits.Â The Internal Revenue Code (IRC) Section 382 provides for a limitation of the annual use of net operating loss and tax credit carryforwards following certain ownership changes (as defined by the IRC Section 382) that limits the Companyâs ability to utilize these carryforwards. The Company completed a Section 382 study to determine the applicable limitation, if any. It was determined that the Company has undergone four ownership changes the most recent of which was April 2021. These changes will substantially limit the use of the net operating losses generated before the change in control.Â The Company has not identified any uncertain tax positions as of June 30, 2024 or December 31, 2023. Any interest and penalties related to uncertain tax positions shall be recorded as a component of income tax expense. To date, no interest or penalties have been accrued in relation to uncertain tax positions.Â On August 16, 2022, the Inflation Reduction Act of 2022 ("IRA") was signed into law. The IRA includes implementation of a new alternative minimum tax, an excise tax on stock buybacks, and significant tax incentives

For A 40 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited) energy and climate initiatives, among other provisions. The Company evaluated the provisions included under the IRA and the provisions do not have a material impact to the Company's condensed consolidated financial statements. A 17. Net Loss Per Share The following table sets forth the computation of basic and diluted net loss per share attributable to common stockholders: A A Three Months Ended June 30, A Six Months Ended June 30, A (in thousands, except share and per share amounts) A 2024 A 2023 A 2024 A 2023 A Net loss from continuing operations A \$ (19,104) A \$ (7,466) A \$ (63,781) A \$ (22,935) Net loss from discontinued operations A \$ (2,084) A \$ (58,573) A \$ (25,025) A \$ (117,844) Net loss A \$ (21,188) A \$ (66,039) A \$ (88,806) A \$ (140,779) Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted A 1,800,486 A 1,739,336 A 1,797,394 A 1,735,486 A Net loss per share attributable to common stockholders, continuing operations, basic and diluted A \$ (10.61) A \$ (4.29) A \$ (35.49) A \$ (13.22) Net loss per share attributable to common stockholders, discontinued operations, basic and diluted A \$ (1.16) A \$ (33.68) A \$ (13.92) A \$ (67.90) Total net loss per share attributable to common stockholders, basic and diluted A \$ (11.77) A \$ (37.97) A \$ (49.41) A \$ (81.12) A The following potentially dilutive shares were not included in the calculation of diluted shares outstanding for the periods presented as the effect would have been anti-dilutive: A A As of June 30, A A 2024 A 2023 A Convertible senior notes A 64,830 A 74,203 A Stock options A 25,911 A 32,040 A Restricted stock units A 134,738 A 178,145 A Total A 225,479 A 284,388 A 18. Revised Consolidated Financial Statements Information A In March 2024, in connection with the Ecommerce Wind-Down, the Company identified errors related to an overstatement of credit balances in other current liabilities and accounts payable as of and prior to December 31, 2023. The Company incorrectly recorded approximately \$1.4 million of other current liabilities and \$4.1 million of accounts payable, instead of a reduction in operating expenses of \$5.5 million, of which \$4.6 million related to annual periods prior to 2023. The Company evaluated the impact of these errors and concluded that they are not material to any previously issued annual or interim consolidated financial statements. As a result of these errors, the Company has revised the consolidated financial statements for the three and six months ended June 30, 2023 and as of December 31, 2023 and 2022 and for the years then ended. The Company intends to reflect these revisions in its 2024 Quarterly Reports to be filed on Form 10-Q and 2024 Annual Report to be filed on Form 10-K A The following table (in thousands) sets forth the Company's consolidated results of operations for the three and six months ended June 30, 2023 and the years ended December 31, 2023 and 2022, which have been retrospectively adjusted for the impact of the immaterial errors identified as well as new financial statement presentation and discontinued operations presentation related to the Ecommerce Wind-Down. A A 41 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited) A A Three Months Ended June 30, 2023 A A As Reported A A Adjustments A A Discontinued Operations A A Presentation Reclasses (1) A A As Recasted and Revised A Total revenue A \$ 225,178 A A \$ 6 A A \$ (171,308) A A \$ (53,869) A A \$ 6 A A Total cost of sales A A \$ 179,177 A A \$ 6 A A \$ (169,332) A A \$ (9,845) A A \$ 6 A A Total gross profit A A \$ 46,001 A A \$ 6 A A \$ (1,976) A A \$ (44,024) A A \$ 6 A A Selling, general and administrative expenses A A \$ 86,955 A A \$ (280) A A \$ (54,558) A A \$ (32,117) A A Depreciation and amortization A A \$ 10,304 A A \$ (3,114) A A \$ (7,190) A A \$ 6 A A Impairment charges A A \$ 1,353 A A \$ (1,353) A A \$ 6 A A Loss from operations A A \$ (52,611) A A \$ 280 A A \$ 57,049 A A \$ (4,717) A A \$ 6 A A Gain on debt extinguishment A A \$ (10,931) A A \$ 6 A A Interest expense A A \$ 9,838 A A \$ (3,752) A A \$ (5,186) A A \$ 6 A A Interest income A A \$ (4,921) A A \$ 2,328 A A \$ 2,593 A A \$ 6 A A Other loss, net A A \$ 20,236 A A \$ (20,236) A A \$ 6 A A Interest income A A \$ 46,995 A A \$ 46,995 A A \$ 6 A A Total interest expense A A \$ 9,639 A A \$ 9,639 A A \$ 6 A A Net interest income A A \$ 37,356 A A \$ 37,356 A A \$ 6 A A Realized and unrealized losses, net of recoveries A A \$ 23,187 A A \$ 23,187 A A \$ 6 A A Net interest income after losses and recoveries A A \$ 14,169 A A \$ 14,169 A A \$ 6 A A Total noninterest (loss) income A A \$ 20,528 A A \$ 20,528 A A \$ 6 A A Total expenses A A \$ 41,877 A A \$ 41,877 A A \$ 6 A A Loss before provision (benefit) for income taxes A A \$ (65,933) A A \$ 280 A A \$ 58,473 A A \$ (7,180) A A \$ (7,180) Provision (benefit) for income taxes A A \$ 385 A A \$ 6 A A \$ (99) A A \$ 286 A A Net loss from continuing operations A A \$ (66,318) A A \$ 280 A A \$ (66,039) A A \$ 6 A A Net loss per share attributable to common stockholders, continuing operations, basic and diluted A A \$ (4.29) Net loss per share attributable to common stockholders, discontinued operations, basic and diluted A A \$ (33.68) Total net loss per share attributable to common stockholders, basic and diluted A A \$ (38.13) A A \$ (37.97) Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted A A 1,739,336 A A \$ 1,739,336 A A \$ (1) Reflects revised presentation as a result of the Ecommerce Wind-Down. A A 42 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited) A A Six Months Ended June 30, 2023 A A As Reported A A Adjustments A A Discontinued Operations A A Presentation Reclasses (1) A A As Recasted and Revised A Total revenue A \$ 421,645 A A \$ 6 A A \$ (324,748) A A \$ (96,896) A A \$ 6 A A Total cost of sales A A \$ 336,839 A A \$ 6 A A \$ (318,889) A A \$ (17,950) A A \$ 6 A A Total gross profit A A \$ 84,806 A A \$ (5,859) A A \$ (78,946) A A \$ 6 A A Selling, general and administrative expenses A A \$ 183,492 A A \$ (583) A A \$ (70,682) A A \$ 6 A A Depreciation and amortization A A \$ 20,835 A A \$ (6,413) A A \$ (14,422) A A \$ 6 A A Impairment charges A A \$ 1,353 A A \$ (1,353) A A \$ 6 A A Loss from operations A A \$ (120,874) A A \$ 583 A A \$ 114,134 A A \$ 6,158 A A \$ 6 A A Gain on debt extinguishment A A \$ (19,640) A A \$ 19,640 A A \$ 6 A A Interest expense A A \$ 18,857 A A \$ (9,233) A A \$ (9,624) A A \$ 6 A A Interest income A A \$ (10,863) A A \$ 5,845 A A \$ 5,018 A A \$ 6 A A Other loss, net A A \$ 31,476 A A \$ (31,476) A A \$ 6 A A Total interest expense A A \$ 17,083 A A \$ 17,083 A A \$ 6 A A Net interest income A A \$ 64,280 A A \$ 64,280 A A \$ 6 A A Realized and unrealized losses, net of recoveries A A \$ 25,365 A A \$ 25,365 A A \$ 6 A A Total noninterest (loss) income A A \$ 41,128 A A \$ 41,128 A A \$ 6 A A Total expenses A A \$ 89,091 A A \$ 89,091 A A \$ 6 A A Loss before provision (benefit) for income taxes A A \$ (140,704) A A \$ 583 A A \$ 117,522 A A \$ (22,598) A A \$ (22,598) Provision (benefit) for income taxes A A \$ 658 A A \$ (321) A A \$ 337 A A Net loss from continuing operations A A \$ (22,935) Net loss from discontinued operations A A \$ (117,844) Total net loss A A \$ (141,362) A A \$ 583 A A \$ (140,779) A A \$ 6 A A Net loss per share attributable to common stockholders, continuing operations, basic and diluted A A \$ (13.22) Net loss per share attributable to common stockholders, discontinued operations, basic and diluted A A \$ (67.90) Total net loss per share attributable to common stockholders, basic and diluted A A \$ (81.45) A A \$ (81.12) Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted A A 1,735,486 A A \$ 1,735,486 A A \$ (1) Reflects revised presentation as a result of the Ecommerce Wind-Down. A A 43 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited) A A Year ended December 31, 2023 A A As Reported A A Adjustments A A Discontinued Operations A A Presentation Reclasses (1) A A As Recasted and Revised A Total revenue A \$ 893,203 A A \$ 6 A A \$ (687,215) A A \$ (205,988) A A \$ 6 A A Total cost of sales A A \$ 731,256 A A \$ 6 A A \$ (692,037) A A \$ (39,219) A A \$ 6 A A Total gross profit A A \$ 161,947 A A \$ 6 A A \$ (166,769) A A \$ 6 A A Selling, general and administrative expenses A A \$ 340,657 A A \$ (929) A A \$ (205,977) A A \$ (133,751) A A Depreciation and amortization A A \$ 42,769 A A \$ (13,656) A A \$ (29,113) A A \$ 6 A A Impairment charges A A \$ 48,748 A A \$ (48,748) A A \$ 6 A A Loss from operations A A \$ (270,227) A A \$ 929 A A \$ 273,203 A A \$ (3,905) A A \$ 6 A A Gain on debt extinguishment A A \$ (37,878) A A \$ 6 A A Interest expense A A \$ 45,445 A A \$ (19,556) A A \$ (25,889) A A \$ 6 A A Interest income A A \$ (21,158) A A \$ 13,218 A A \$ 6 A A Other loss (income), net A A \$ 108,289 A A \$ (108,289) A A \$ 6 A A Total interest expense A A \$ 41,893 A A \$ 41,893 A A \$ 6 A A Net interest income A A \$ 122,541 A A \$ 122,541 A A \$ 6 A A Total noninterest (loss) income A A \$ 14,048 A A \$ 14,048 A A \$ 6 A A Total expenses A A \$ 173,629 A A \$ 173,629 A A \$ 6 A A Loss before provision (benefit) for income taxes A A \$ (364,925) A A \$ 929 A A \$ 279,541 A A \$ (84,455) A A \$ (84,455) Provision (benefit) for income taxes A A \$ 615 A A \$ 615 A A \$ (492) A A \$ 123 A A Net loss from continuing operations A A \$ (84,578) Net loss from discontinued operations A A \$ (280,033) Total net loss A A \$ (365,540) A A \$ 929 A A \$ (364,611) A A \$ 6 A A Net loss per share attributable to common stockholders, continuing operations, basic and diluted A A \$ (48.52) Net loss per share attributable to common stockholders, discontinued operations, basic and diluted A A \$ (160.65) Total net loss per share attributable to common stockholders, basic and diluted A A \$ (209.70) A A \$ (209.17) Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted A A 1,743,128 A A \$ 1,743,128 A A \$ (1) Reflects revised presentation as a result of the Ecommerce Wind-Down. A A 44 Table of ContentsVROOM, INC. NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (unaudited) A A Year ended December 31, 2022 A A As Reported A A Adjustments A A Discontinued Operations A A Presentation Reclasses (1) A A As Recasted and Revised A Total revenue A \$

A \$ (12,939) A \$ 6e Finance receivables held for sale, net A \$ 321,626 A \$ A \$ A \$ A \$ 321,626 Inventory A \$ 320,648 A \$ A \$ A \$ (320,648) A \$ A \$ A \$ A \$ Beneficial interests in securitizations A \$ 20,592 A \$ A \$ A \$ A \$ A \$ 20,592 Prepaid expenses and other current assets A \$ 58,327 A \$ A \$ A \$ (28,552) A \$ (29,775) A \$ A \$ Total current assets A \$ 1,220,109 A \$ A \$ 6e A \$ A \$ (362,246) A \$ A \$ (43,635) A \$ A \$ 814,228 Finance receivables at fair value A \$ 140,235 A \$ A \$ A \$ A \$ 12,939 A \$ A \$ 153,174 Property and equipment, net A \$ 50,201 A \$ A \$ A \$ (45,735) A \$ A \$ A \$ 4,466 Intangible assets, net A \$ 158,910 A \$ A \$ A \$ A \$ A \$ A \$ 158,910 A \$ Operating lease right-of-use assets A \$ 23,568 A \$ A \$ A \$ (21,015) A \$ A \$ A \$ 2,553 Interest receivable A \$ A \$ A \$ A \$ 7,242 A \$ A \$ 7,242 Other assets A \$ 26,004 A \$ A \$ A \$ (3,246) A \$ A \$ 23,454 A \$ A \$ 46,212 Assets from discontinued operations A \$ A \$ A \$ A \$ 432,242 A \$ A \$ A \$ 432,242 Total assets A \$ 1,619,027 A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 1,619,027 LIABILITIES AND STOCKHOLDERS' EQUITY A \$ A \$ A \$ A \$ A \$ A \$ A \$ Current Liabilities: A \$ A \$ A \$ A \$ A \$ A \$ Accounts payable A \$ 34,702 A \$ A \$ (3,310) A \$ (14,523) A \$ (16,869) A \$ 0 Accrued expenses A \$ 76,795 A \$ A \$ A \$ (47,062) A \$ A \$ (29,733) A \$ (0) Vehicle floorplan A \$ 276,988 A \$ A \$ A \$ (276,988) A \$ A \$ A \$ 6e Warehouse credit facilities of consolidated VIEs A \$ 229,518 A \$ A \$ A \$ A \$ A \$ A \$ 229,518 Current portion of long-term debt A \$ 47,239 A \$ A \$ A \$ (47,239) A \$ A \$ A \$ 6e Deferred revenue A \$ 10,655 A \$ A \$ A \$ (10,655) A \$ A \$ A \$ 6e Operating lease liabilities, current A \$ 9,730 A \$ A \$ A \$ (7,352) A \$ A \$ (2,378) A \$ (0) Other current liabilities A \$ 17,693 A \$ A \$ (1,283) A \$ A \$ (9,966) A \$ A \$ (6,444) A \$ 0 Total current liabilities A \$ 703,320 A \$ A \$ (4,592) A \$ (366,547) A \$ A \$ (102,663) A \$ 229,518 Long-term debt, net of current portion A \$ 402,154 A \$ A \$ A \$ A \$ 47,239 A \$ A \$ 449,393 Operating lease liabilities, excluding current portion A \$ 20,129 A \$ A \$ A \$ (17,276) A \$ A \$ 2,378 A \$ 5,231 Other long-term liabilities A \$ 18,183 A \$ A \$ A \$ A \$ A \$ 53,046 A \$ A \$ 71,229 Liabilities from discontinued operations A \$ A \$ A \$ A \$ 383,823 A \$ A \$ A \$ 383,823 Total liabilities A \$ 1,143,786 A \$ A \$ (4,592) A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 1,139,194 Commitments and contingencies A \$ A \$ A \$ A \$ A \$ A \$ A \$ A \$ A \$ Stockholders' equity: A \$ A \$ A \$ A \$ A \$ A \$ A \$ Common stock, \$0.001A par value; 500,000,000A shares authorized as of December 31, 2023 and 2024; 1,791,286A and 1,727,525A shares issued and outstanding as of December 31, 2023 and 2024, respectively A \$ 2 A \$ A \$ A \$ A \$ A \$ 2 Additional paid-in capital A \$ 2,075,931 A \$ A \$ A \$ A \$ A \$ 2,075,931 Accumulated deficit A \$ (1,600,692) A \$ 4,592 A \$ A \$ A \$ A \$ (1,596,100) Total stockholders' equity A \$ 475,241 A \$ A \$ 4,592 A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 479,833 Total liabilities and stockholders' equity A \$ 1,619,027 A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 6e A \$ A \$ 1,619,027 A \$ A \$ A \$ A \$ A \$ A \$ (1) Reflects revised presentation as a result of the Ecommerce Wind-Down. A \$ A \$ A \$ A \$ A \$ A \$ A \$ There is no impact to our Consolidated Statements of Changes in Stockholders' Equity for the three and six months ended June 30, 2023 and years ended December 31, 2023 and 2022 other than the impact to accumulated deficit as a result of the changes in net loss as presented above and as a result of impacts for periods prior to 2023 to opening accumulated deficit as of December 31, 2022. A There is no impact to net cash used (provided by) operating activities; investing activities or financing activities in our Consolidated Statements of Cash Flows. A 47 Table of ContentsA Item 2. Management's Discussion and Analysis of Financial Condition and Results of OperationsA The following discussion and analysis of our financial condition and results of operations should be read in conjunction with our condensed consolidated financial statements and related notes appearing elsewhere in this Quarterly Report on Form 10-Q. Reported amounts reflect the revisions discussed in Note 18 to the condensed consolidated financial statements. As discussed in the section titled "Special Note Regarding Forward-Looking Statements," the following discussion and analysis contains forward-looking statements that involve risks and uncertainties, as well as assumptions that, if they never materialize or prove incorrect, could cause our results to differ materially from those expressed or implied by such forward-looking statements. Factors that could cause or contribute to these differences include, but are not limited to, those identified below and in the section titled "Risk Factors" in Part I, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2023 (the "Annual Report"), as updated by reference into the section titled "Risk Factors" in Part II, Item 1A of this Quarterly Report on Form 10-Q. Additionally, our historical results are not necessarily indicative of the results that may be expected for any period in the future. A Recent EventsA Value Maximization Plan On January 22, 2024, we announced that our Board had approved the Value Maximization Plan, pursuant to which we discontinued our ecommerce operations and wound down our used vehicle dealership business in order to preserve liquidity and enable us to maximize stakeholder value through our remaining businesses. We have ceased transacting through vroom.com, completed transactions for customers who had previously contracted with us to purchase or sell a vehicle, halted purchases of additional vehicles, sold substantially all of our used vehicle inventory through wholesale channels and paid off our 2022 Vehicle Floorplan Facility. We continue to take other actions to maximize stakeholder value by seeking to monetize our legacy ecommerce platform, reduce our outstanding commitments and preserve our liquidity, and have executed a reduction-in-force commensurate with our reduced operations. On March 29, 2024, we substantially completed the wind-down of our ecommerce operations and used vehicle dealership business (the "Ecommerce Wind-Down"), however, we may incur additional wind-down costs through the end of 2024. We also own and operate UACC, a leading automotive finance company that offers vehicle financing to consumers through third-party dealers under the UACC brand, and CarStory, an artificial intelligence ("AI")-powered analytics and digital services platform for automotive retail. The UACC and CarStory businesses continue to serve their third-party customers, with their operations substantially unaffected by the Ecommerce Wind-Down. We will seek to grow and enhance the profitability of the UACC and CarStory businesses going forward. As a result of the Value Maximization Plan, we estimate that we will incur total cash charges during 2024 of approximately \$15.8 million for severance and other personnel-related costs, with \$15.6 million incurred during the six months ended June 30, 2024, and approximately \$13.7 million in contract and lease termination costs, with \$13.5 million settled during the six months ended June 30, 2024. As part of a planned reduction-in-force under the Value Maximization Plan, approximately 800 employees were impacted by the wind-down, resulting in a reduction of approximately 93% of the employees not engaged in UACC's or CarStory's ongoing operations. A 48 Table of ContentsA 2024-1 Securitization Transaction A During the three months ended June 30, 2024, UACC sold approximately \$300.0 million of rated asset-backed securities in an auto finance receivable securitization transaction from a securitization trust established and sponsored by UACC for proceeds of \$297.2 million. The trust is collateralized by finance receivables with an aggregate principal balance of \$380.1 million as of April 30, 2024. These finance receivables are serviced by UACC. As a result of market conditions, UACC retained the residual interests, which required us to account for the 2024-1 securitization as secured borrowings and remain on balance sheet pending the sale of such retained interests. We also pledged an additional \$15.8 million of our retained beneficial interest in the 2024-1 securitization transaction as collateral under the Risk Retention Financing Facility, and received proceeds of \$15.6 million, with expected repurchase dates ranging from August 2026 to November 2030 at the initial closing date. A OverviewA Vroom owns United Auto Credit Corporation, a leading automotive finance company that offers vehicle financing to consumers through third-party dealers under the UACC brand, and the CarStory business, a leader in AI-powered analytics and digital services for automotive retail. A UACC A UACC, which Vroom acquired in February 2022, is an indirect lender that offers vehicle financing to consumers through third-party dealers under the UACC brand, focusing primarily on the non-prime market. Prior to the Ecommerce Wind-Down, UACC also offered vehicle financing to Vroom's customers through its ecommerce platform. A UACC, which has been engaged in automotive finance since 1996, currently offers financing services to a nationwide network of thousands of independent motor vehicle dealers and manufacturer-franchised dealers in 49 states, and we seek to optimize that network over time. UACC enables these dealers to finance their customers' purchases of new and used automobiles, medium and light duty trucks and vans with competitive financing terms. The credit programs offered by UACC are primarily designed to serve consumers who have limited access to traditional motor vehicle financing. A In addition to its financing expertise, the UACC platform brings with it extensive application processing, underwriting, and servicing capabilities. UACC services the retail installment sales contracts it originates or purchases and will continue to service the contracts it originated or purchased for customers of Vroom's former ecommerce business. Because UACC focuses primarily on the non-prime market, it generally sustains a higher level of delinquencies and credit losses than that experienced by traditional motor vehicle financing sources. As of June 30, 2024, UACC serviced a portfolio of approximately 82,000 retail installment sales contracts with an aggregate principal outstanding balance of \$1.1 billion. A CarStory CarStory is a leader in AI-powered analytics and digital services for automotive retail. CarStory offers its digital retailing services to dealers, automotive financial services companies and others in the automotive industry, which use CarStory's solutions to enhance their customer experience and drive increased vehicle purchases. CarStory drives automotive retail innovation by aggregating, optimizing and distributing data from thousands of automotive sources. CarStory tracks over three and a half million unique vehicle identification numbers ("VINs") listed for sale every day. This data is aggregated with demand insights from millions of consumer sessions and VIN data from CarStory's proprietary VIN database to generate accurate price and sales predictions. CarStory helps dealers optimize their pricing by leveraging data science models for retail pricing that provide predictive pricing for marketing, buying, selling and VIN-level features. A In addition to its data analytics and digital services, CarStory powers white labeled storefronts for automotive marketplaces and finance companies. In developing its white label capabilities, CarStory also has developed a variety of consumer-focused functions designed to enhance the customer experience and drive conversion. CarStory's data and data science assets create significant opportunity for automotive AI product development, with over 200 million VINs, over three billion photos and price and price elasticity models. A 49 Table of ContentsA Non-GAAP Financial Measures A In addition to our results determined in accordance with U.S. GAAP, we believe the following non-GAAP financial measures are useful in evaluating our operating performance: EBITDA and Adjusted EBITDA. These non-GAAP financial measures have limitations as analytical tools in that they do not reflect all of the amounts associated with our results of operations as determined in accordance with U.S. GAAP. Because of these limitations, these non-GAAP financial measures should be considered along with other operating and financial performance measures presented in accordance with U.S. GAAP. The presentation of these non-GAAP financial measures is not intended to be considered in isolation or as a substitute for, or superior to, financial information prepared and presented in accordance with U.S. GAAP. We have reconciled all non-GAAP financial measures with the most directly comparable U.S. GAAP financial measures. A EBITDA and Adjusted EBITDA are supplemental performance measures that our management uses to assess our operating performance and the operating leverage in our business. Because EBITDA and Adjusted EBITDA facilitate internal comparisons of our historical operating performance on a more consistent basis, we use these measures for business planning purposes. A EBITDA and Adjusted EBITDA A We calculate EBITDA as net loss before interest expense on corporate debt, interest income on cash and cash equivalents, income tax expense and depreciation and amortization expense. A We calculate Adjusted EBITDA as EBITDA adjusted to exclude stock compensation expense, severance expense related to the continuing operations, gain on debt extinguishment and long-lived asset impairment charges. A The following table presents a reconciliation of EBITDA and Adjusted EBITDA to net loss from continuing operations, which is the most directly comparable U.S. GAAP measure: A A Three Months Ended June 30, A Six Months Ended June 30, A A 2024 A A 2023 A A 2024 A A 2023 A A (in thousands) A A (in thousands) A Net loss from continuing operations A \$ (19,104) A \$ (7,466) A \$ (63,781) A \$ (22,935) A Adjusted to exclude the following: A A A A A A A A Interest expense on corporate debt A \$ 1,549 A A \$ 1,527 A A \$ 2,940 A A \$ 2,867 A Interest income on cash and cash equivalents A \$ (1,182) A \$ (2,594) A \$ (2,187) A \$ (5,019) A Provision for income taxes A \$ (167) A A \$ 286 A A \$ 269 A A \$ 337 A Depreciation and amortization A \$ 7,232 A A \$ 7,190 A A \$ 14,858 A A \$ 14,422 A EBITDA A \$ (11,672) A A \$ (1,057) A A \$ (47,901) A A \$ (10,328) A Stock compensation expense A \$ 2,446 A A \$ 1,669 A A \$ 3,370 A A \$ 3,348 A Severance A \$ 1,685 A A \$ 1,685 A

are holding the rates steady until inflation retreats. It is too soon to know when and to what degree rates may be cut and the impact it may have on the economy. Moreover, geopolitical conflicts and war, including those in Europe and the Middle East, have increased global economic and political uncertainty, which has caused dramatic fluctuations in global financial markets. A significant escalation or expansion of economic disruption could continue to impact consumer spending, broaden inflationary costs, and could have a material adverse effect on our results of operations. We will continue to actively monitor and develop responses to these disruptions, but depending on duration and severity, these trends could continue to negatively impact our business for the remainder of 2024.

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Results of Operations

The following table presents our consolidated results of operations for the periods indicated:

	Three Months Ended June 30, 2024	Six Months Ended June 30, 2024	2024	2023	% Change	2024	2023	% Change	
Interest income	\$ 51,862	\$ 46,995	\$ 4,867	\$ 102,939	\$ 81,363	\$ 21,576	\$ 102,939	\$ 81,363	
Warehouse credit facility	6,986	3,658	3,328	16,457	6,757	9,700	7,995	5,981	
Total interest expense	14,981	9,639	5,342	29,321	17,083	12,238	Net interest income	36,881	
Realized and unrealized losses, net of recoveries	17,826	17,506	320	1.8	Noninterest income	1,587	2,551	964	
Warranties and GAP income, net	1,640	1,478	162	11.0	Other income	977	1,121	14.7	
Total noninterest income	5,325	5,006	319	6.4	Expenses	2,098	2,539	16,392	
Professional fees	575	575	41	1.7	Professional fees	80	113	29.3	
Software and IT costs	2,605	2,974	369	12.4	Depreciation and amortization	5,630	5,582	48	
Interest expense on corporate debt	629	436	193	44.2	Other expenses	3,054	1,841	1,213	
Total expenses	33,032	28,253	4,779	16.9	Adjusted EBITDA	(2,824)	291	(3,115)	
Interest income on cash and cash equivalents	(560)	(506)	(54)	10.7	Stock compensation expense	865	519	346	
UACC acquires and services finance receivables from its network of third-party dealership customers and generates interest income, which consists of discount income and interest income. Discount income represents the amortization of unearned discounts over the contractual life of the underlying finance receivables held for investment at fair value. Discounts on the finance receivables held-for-sale are deferred until they are sold. For securitization transactions that are accounted for as secured borrowings, we recognize interest income in accordance with the terms of the related retail installment sale contracts. Interest income also includes the runoff portfolio of retail installment sale contracts originated for Vroom or purchased from Vroom prior to the Ecommerce Wind-Down. For securitization transactions that are accounted as a sale of finance receivables in accordance with ASC Topic 860, Transfers and Servicing of Financial Assets ("ASC 860"), we recognize a gain on sale of finance receivables. There were no securitizations which were accounted for as sales in the periods presented. Interest income increased \$4.9 million, or 10.2%, to \$52.4 million for the three months ended June 30, 2024 from \$47.5 million for the three months ended June 30, 2023. This increase was primarily a result of new originations, which increased the loan portfolio to \$880.6 million as of June 30, 2024 from \$757.7 million as of June 30, 2023. The increase in interest income was partially offset by lower amortization of discount income during the three months ended June 30, 2024 as a result of a lower balance of finance receivables held for investment measured at fair value, with discount being amortized, as compared to finance receivables held for sale with discount deferred until receivables are sold. The outstanding balance of finance receivables held for investment at fair value was \$254.5 million as of June 30, 2024, as compared to \$290.0 million as of June 30, 2023. Interest expense	Interest expense primarily includes interest expense on UACC's Warehouse Credit Facilities, interest expense incurred on securitization debt, and interest expense on financing of beneficial interests in securitizations. Interest expense increased \$5.3 million or 55.4% to \$15.0 million for the three months ended June 30, 2024 from \$9.6 million for the three months ended June 30, 2023, primarily as a result of higher interest expense incurred on the Warehouse Credit Facilities, which increased \$3.3 million to \$7.0 million for the three months ended June 30, 2024 from \$3.7 million for the three months ended June 30, 2023 as well as higher interest expense incurred on securitization debt, which increased \$2.0 million to \$8.0 million for the three months ended June 30, 2024 from \$6.0 million for the three months ended June 30, 2023. The increase of interest expense incurred on the Warehouse Credit Facilities is attributable to a higher outstanding balance of \$270.8 million as of June 30, 2024 as compared to \$177.9 million as of June 30, 2023, due to financing the larger finance receivable portfolio and an increase in the weighted average interest rates, which increased from 7.00% to 7.19%. The increase of interest expense incurred on securitization debt is attributable to a higher outstanding balance of \$472.1 million as of June 30, 2024 as compared to \$417.0 million as of June 30, 2023 as well as overall higher interest rates. Realized and unrealized losses, net of recoveries	Realized and unrealized losses, net of recoveries, primarily represents charge-offs of finance receivables held-for-sale, changes in the fair value of finance receivables for which the fair value option was selected under ASC 825, changes in the valuation allowance on the held-for-sale portfolio, changes in the fair value of securitization debt accounted in accordance with the measurement alternative under ASC 810-30, changes in the fair value of beneficial interest, as well as collection expenses related to servicing finance receivables. Realized and unrealized losses, net of recoveries, decreased \$0.8 million or 3.9% to \$19.6 million for the three months ended June 30, 2024 from \$20.4 million for the three months ended June 30, 2023, driven by slightly lower default rates. Servicing Income	Servicing income primarily represents the annual fees earned as a percentage of the outstanding principal balance of the finance receivables sold that were accounted for as off-balance sheet securitizations. When our securitizations are accounted for as secured borrowings, the servicing income we receive is eliminated in consolidation. In addition, we also earn other income generated from servicing our finance receivables portfolio, including late and other fees. Servicing income decreased by \$1.0 million or 37.8% to \$1.6 million for the three months ended June 30, 2024 from \$2.6 million for the three months ended June 30, 2023, primarily driven by a lower balance of the 2022-1 securitization, which is accounted for as an off-balance sheet securitization. Warranties and GAP Income	UACC earns fees by selling third-party value-added products, such as vehicle service contracts. UACC is also contractually entitled to receive profit-sharing based on the performance of the vehicle service contract policies once a required claims period has passed. UACC recognizes a profit-share to the extent it is probable that it will not result in a significant revenue reversal. The Company estimates the revenue based on historical claims and cancellation data from its consumers, as well as other qualitative assumptions. United Auto Credit GAP is a debt waiver product that provides protection for consumers who purchase the product by waiving the difference between the actual cash value of the consumer's vehicle and the balance of the consumer's finance receivable, subject to the terms and conditions of the United Auto Credit GAP, in the event of a total loss resulting from collision or theft. The total fees are earned over the contractual life of the related financial receivables on straight-line basis. Warranties and GAP income remained relatively consistent at \$1.6 million for the three months ended June 30, 2024 as compared to \$1.5 million for the three months ended June 30, 2023. Other Income	Other income increased \$1.1 million or 114.7% to \$2.1 million for the three months ended June 30, 2024 from \$1.0 million for the three months ended June 30, 2023, primarily driven by higher income related to acquisition fees for originations of finance receivables at fair value, which is recognized in the period the finance receivable is originated. Compensation and benefits	Compensation and benefits increased \$4.1 million or 25.3% to \$20.5 million for the three months ended June 30, 2024 from \$16.4 million for the three months ended June 30, 2023. The increase was primarily a result of the following: retention bonuses granted to retain key employees; allocation of incremental data and technology departments' time to UACC as a result of a shift in focus of the business; severance expense related to the termination of certain UACC employees; and a decrease in deferred acquisition costs as a result of accounting for the origination of all new finance receivables at fair value, with acquisition costs being expensed in the period incurred rather than deferred. Professional fees	Professional fees decreased \$0.5 million or 44.1% to \$0.6 million for the three months ended June 30, 2024 from \$1.0 million for the three months ended June 30, 2023, primarily as a result of higher professional fees incurred during the first quarter of 2023 as a result of the completion of the 2023-1 securitization transaction, as the 2023-1 securitization debt is carried at fair value the associated debt issuance costs were expensed as incurred. As the 2024-1 securitization debt is carried at amortized costs, the associated debt issuance costs are capitalized and amortized over the life of the debt. Other expenses	Other expenses increased \$1.2 million or 65.9% to \$3.1 million for the three months ended June 30, 2024 from \$1.8 million for the three months ended June 30, 2023, primarily as a result of a loss on the repurchase of the non-investment grade securities related to the 2022-2 securitization transaction, a decrease in deferred acquisition costs as a result of accounting for the origination of all new finance receivables at fair value, with acquisition costs being expensed in the period incurred rather than deferred, and an increase in dealer equity program expense. Adjusted EBITDA	Adjusted EBITDA loss increased \$3.1 million to \$2.8 million for the three months ended June 30, 2024 from income of \$0.3 million for the three months ended June 30, 2023, primarily as a result of the \$4.8 million increase in expenses, including compensation and benefits, professional fees, and other expenses, as discussed above.

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CarStory

Three Months Ended June 30, 2024

2024

% Change

(in thousands)

Interest income

52,389

\$ 47,531

\$ 4,858

10.2

Warehouse credit facility

6,986

\$ 3,658

\$ 3,328

91.0

Total interest expense

14,981

\$ 9,639

\$ 5,342

55.4

Net interest income

37,408

\$ 37,892

(484)

(1.3)

Realized and unrealized losses, net of recoveries

19,582

\$ 20,386

(804)

(3.9)

Net interest income after losses and recoveries

17,826

\$ 17,506

\$ 320

1.8

Noninterest income

1,587

\$ 2,551

(964)

(37.8)

Warranties and GAP income, net

1,640

\$ 1,478

\$ 162

11.0

Other income

ended June 30, 2023, primarily driven by lower cash and cash equivalent balances and lower interest rates earned on cash and cash equivalents. A Compensation and benefits A Compensation and benefits expense increased \$1.6 million or 65.1% to \$4.2 million for the three months ended June 30, 2024 from \$2.5 million for the three months ended June 30, 2023, primarily as a result of severance expense related to the departure of certain executives and retention bonuses granted to retain key employees subsequent to the Ecommerce Wind-Down. A Other expenses A Other expenses decreased \$0.7 million or 28.2% to \$1.9 million for the three months ended June 30, 2024 from \$2.6 million for the three months ended June 30, 2023, primarily related to a decrease in public company related insurance costs as we renegotiated our insurance policies during the third quarter of 2023 as a result of the reduced scale of the business. A 59 Table of ContentsA A Six Months Ended June 30, 2024 and 2023 A UACC A A Six Months EndedJune 30, A A A A A A A A 2024 A A 2023 A A Change A A % Change A A (in thousands) A A A A A A Interest income \$ 103,930 A A \$ 82,830 A A \$ 21,100 A A A 25.5 % A A A A A A A A A A A A Interest expense: A A A A A A A A A A Warehouse credit facility A 16,457 A A 6,757 A A 9,700 A A A 143.6 % Securitization debt A 12,864 A A A 10,326 A A A 2,538 A A A 24.6 % Total interest expense A 29,321 A A A 17,083 A A A 12,238 A A A 71.6 % Net interest income A 74,609 A A A 65,747 A A A 8,862 A A A 13.5 % A A A A A A A A A A Realized and unrealized losses, net of recoveries A 47,343 A A A 32,658 A A A 14,685 A A A 45.0 % Net interest income after losses and recoveries A 27,266 A A A 33,089 A A A (5,823) A A A (17.6) % A A A A A A A A A A Noninterest income: A A A A A A A A A A Servicing income A 3,606 A A A 5,405 A A A (1,799) A A (33.3) % Warranties and GAP income, net A 3,250 A A A 3,681 A A A (431) A A (11.7) % Other income A 4,568 A A A 2,031 A A A 2,537 A A A 124.9 % Total noninterest income A 11,424 A A A 11,117 A A A 307 A A A 2.8 % A A A A A A A A A A Expenses: A A A A A A A A A A Compensation and benefits A 39,327 A A A 34,928 A A A 4,399 A A A 12.6 % Professional fees A 1,451 A A A 3,569 A A A (2,118) A A (59.3) % Software and IT costs A 5,702 A A A 5,679 A A A 23 A A 0.4 % Depreciation and amortization A 11,651 A A A 11,209 A A A 442 A A 3.9 % Interest expense on corporate debt A 1,100 A A A 633 A A A 467 A A A 73.7 % Impairment charges A 2,752 A A A a€ A A 2,752 A A A 100.0 % Other expenses A 5,577 A A A 4,261 A A A 1,316 A A A 30.9 % Total expenses A 67,561 A A A 60,279 A A A 7,282 A A A 12.1 % A A A A A A A A A A Adjusted EBITDA \$ (12,970) A \$ (4,177) A \$ (8,793) A A 210.5 % A A A A A A A A A A A A Interest income on cash and cash equivalents \$ (1,128) A \$ (954) A \$ (174) A A 18.2 % Stock compensation expense \$ 1,033 A A \$ 1,008 A A A 24 A A 2.4 % Interest Income A Interest income increased \$21.1 million, or 25.5%, to \$103.9 million for the six months ended June 30, 2024 from \$82.8 million for the six months ended June 30, 2023. This increase was primarily a result of new originations and the consolidation of our 2022-2 securitization, which increased the loan portfolio to \$880.6 million as of June 30, 2024 from \$757.7 million as of June 30, 2023. The increase in interest income was partially offset by lower discount income during the six months ended June 30, 2024 as a result of a smaller balance of finances receivables held for investment measured at fair value, with discount being amortized, as compared to finance receivables held for sale with discount deferred until receivables are sold. The outstanding balance of finance receivables held for investment at fair value was \$254.5 million as of June 30, 2024, as compared to \$467.7 million as of June 30, 2023. The outstanding balance of finance receivables held for sale was \$626.1 million as of June 30, 2024, as compared to \$290.0 million as of June 30, 2023. A Interest expense A Interest expense increased \$12.2 million or 71.6% to \$29.3 million for the six months ended June 30, 2024 from \$17.1 million for the six months ended June 30, 2023, primarily as a result of higher interest expense incurred on the A 60 Table of ContentsA Warehouse Credit Facilities, which increased \$9.7 million to \$16.5 million for the six months ended June 30, 2024 from \$6.8 million for the six months ended June 30, 2023. The increase is attributable to a higher outstanding balance of \$270.8 million as of June 30, 2024 as compared to \$177.9 million as of June 30, 2023, due to financing the larger finance receivable portfolio and an increase in the weighted average interest rates, which increased from 7.00% to 7.19%. The increase in interest expense is also partially attributable to higher interest expense incurred on securitization debt, which increased \$2.5 million to \$12.9 million for the six months ended June 30, 2024 from \$10.3 million for the six months ended June 30, 2023, as a result of a higher outstanding balance for securitization debt of \$472.1 million as of June 30, 2024 as compared to \$417.0 million as of June 30, 2023, as well as overall higher interest rates. A Realized and unrealized losses, net of recoveries A Realized and unrealized losses, net of recoveries, increased \$14.7 million or 45.0% to \$47.3 million for the six months ended June 30, 2024 from \$32.7 million for the six months ended June 30, 2023. This increase was primarily driven by an increase in realized and unrealized losses on finance receivables as a result of a larger finance receivable portfolio, due to new originations as well as the consolidation of the 2022-2 securitization, which was previously off- balance sheet, as well as higher credit losses as of June 30, 2024 as compared to June 30, 2023. A Servicing Income A Servicing income decreased by \$1.8 million or 33.3% to \$3.6 million for the six months ended June 30, 2024 from \$5.4 million for the six months ended June 30, 2023, primarily driven by a lower balance of the 2022-1 securitization, which is off-balance sheet. A Warranties and GAP Income Warranties and GAP income decreased by \$0.4 million or 11.7% to \$3.3 million for the six months ended June 30, 2024 from \$3.7 million for the six months ended June 30, 2023, primarily due to higher losses incurred on the GAP debt waiver product. A Other Income A Other income increased \$2.5 million or 124.9% to \$4.6 million for the six months ended June 30, 2024 from \$2.0 million for the six months ended June 30, 2023, primarily driven by higher income related to acquisition fees for originations of finance receivables at fair value, which is recognized in the period the finance receivable is originated. A Compensation and benefits A Compensation and benefits increased \$4.4 million or 12.6% to \$39.3 million for the six months ended June 30, 2024 from \$34.9 million for the six months ended June 30, 2023. The increase was primarily a result of the following: retention bonuses granted to retain key employees; allocation of incremental data and technology departments' time to UACC as a result of a shift in focus of the business; severance expense related to the termination of certain UACC employees; and a decrease in deferred acquisition costs as a result of accounting for the origination of all new finance receivables at fair value, with acquisition costs being expensed in the period incurred rather than deferred. A Professional fees A Professional fees decreased \$2.1 million or 59.3% to \$1.5 million for the six months ended June 30, 2024 from \$3.6 million for the six months ended June 30, 2023, primarily as a result of additional professional fees incurred during the first quarter of 2023 as a result of the completion of the 2023-1 securitization transaction, as the 2023-1 securitization debt is carried at fair value the associated debt issuance costs were expensed as incurred. As the 2024-1 securitization debt is carried at amortized costs, the associated debt issuance costs are capitalized and amortized over the life of the debt. A Impairment charges A Impairment charges increased \$2.8 million related to the impairment of capitalized internal-use software that no longer have a planned future use. A A 61 Table of ContentsA Other expenses A Other expenses increased \$1.3 million or 30.9% to \$5.6 million for the six months ended June 30, 2024 from \$4.3 million for the six months ended June 30, 2023, primarily as a result of a loss on the repurchase of the non-investment grade securities related to the 2022-2 securitization transaction, a decrease in deferred acquisition costs as a result of accounting for the origination of all new finance receivables at fair value, with acquisition costs being expensed in the period incurred rather than deferred, and an increase in dealer equity program expense. A Adjusted EBITDA A Adjusted EBITDA loss increased \$8.8 million to \$13.0 million for the six months ended June 30, 2024 from \$4.2 million for the six months ended June 30, 2023, primarily as a result of the \$5.8 million decrease in net interest income after losses and recoveries and the \$7.3 million increase in expenses, including compensation and benefits, professional fees, impairment charges, and other expenses, as discussed above. A CarStory A A Six Months EndedJune 30, A A A A A A A A 2024 A A 2023 A A Change A A % Change A A (in thousands) A A A A A A Noninterest income: A A A A A A A A A A CarStory revenue \$ 5,892 A A A \$ 6,394 A A A \$ (502) A A (7.9) % Other income A 363 A A A 141 A A A 222 A A A 157.4 % Total noninterest income A 6,255 A A A 6,535 A A A (280) A A (4.3) % A A A A A A A A A A Expenses: A A A A A A A A A A Compensation and benefits A 4,675 A A A 4,821 A A A (146) A A (3.0) % Professional fees A 202 A A A 290 A A A (88) A A (30.4) % Software and IT costs A 188 A A A 345 A A A (157) A A (45.5) % Depreciation and amortization A 3,207 A A A 3,213 A A A (6) A A (0.2) % Other expenses A 173 A A A 301 A A A (128) A A (42.5) % Total expenses A 8,444 A A A 8,969 A A A (525) A A (5.9) % A A A A A A A A A A Adjusted EBITDA \$ 930 A A \$ 1,201 A A \$ (271) A A (22.5) % A A A A A A A A A A A A Interest income on cash and cash equivalents \$ (363) A A \$ (134) A A (229) A A 170.7 % Stock compensation expense \$ 276 A A A \$ 556 A A A (281) A A (50.4) % A CarStory revenue A CarStory revenue decreased \$0.5 million or 7.9% to \$5.9 million for the six months ended June 30, 2024 from \$6.4 million for the six months ended June 30, 2023, primarily as a result of a change in the scope of service and data provided to our customers. A Adjusted EBITDA A Adjusted EBITDA decreased \$0.3 million or 22.5% to \$0.9 million for the six months ended June 30, 2024 as compared to \$1.2 million for the six months ended June 30, 2023. A 62 Table of ContentsA A Corporate A A Six Months EndedJune 30, A A A A A A A A 2024 A A 2023 A A Change A A % Change A A (in thousands) A A A A A A Interest income \$ (991) A A \$ (1,467) A A \$ 476 A A A 32.5 % A A A A A A A A A A Realized and unrealized losses, net of recoveries A 2,205 A A A 6,257 A A A (4,052) A A (64.8) % Net interest income after losses and recoveries A (3,196) A A (7,724) A A 4,528 A A A 58.6 % A A A A A A A A A A Noninterest (loss) income: A A A A A A A A A A Warranties and GAP loss, net A (11,514) A A (95) A A \$ (11,419) A A 12,020.0 % Gain on debt extinguishment A a€ A A 19,640 A A A (19,640) A A (100.0) % Other income A 994 A A A 3,931 A A A (2,937) A A (74.7) % Total noninterest (loss) income A (10,520) A A 23,476 A A A (33,996) A A (144.8) % A A A A A A A A A A Expenses: A A A A A A A A A A Compensation and benefits A 7,284 A A A 4,813 A A A 2,470 A A A 51.3 % Professional fees A 3,178 A A A 3,559 A A A (381) A A (10.7) % Software and IT costs A 2,768 A A A 4,025 A A A (1,258) A A (31.2) % Interest expense on corporate debt A 1,840 A A A 2,234 A A A (394) A A (17.6) % Other expenses A 3,666 A A A 5,211 A A A (1,546) A A (29.7) % Total expenses A 18,735 A A A 19,842 A A A (1,108) A A (5.6) % A A A A A A A A A A Adjusted EBITDA \$ (27,654) A \$ (23,644) A \$ (4,010) A A 17.0 % A A A A A A A A A A A A Interest income on cash and cash equivalents \$ (695) A A \$ (3,930) A A 3,235 A A A 82.3 % Stock compensation expense \$ 2,461 A A A 1,783 A A A 678 A A A 38.0 % Adjusted EBITDA loss of \$27.7 million for the six months ended June 30, 2024 is comprised of a loss of \$23.5 million related to runoff of the legacy Vroom related items and ongoing contracts, and a loss of \$4.2 million related to public company expenses. A Warranties and GAP Income, net A Warranties and GAP income, net, decreased \$11.4 million to a loss of \$11.5 million for the six months ended June 30, 2024 from a loss of \$0.1 million for the six months ended June 30, 2023, primarily as a result of a revised estimate of proceeds we expect to recover. A Gain on debt extinguishment A Gain on debt extinguishment represents a gain of \$19.6 million for the six months ended June 30, 2023, related to the repurchase of \$32.8 million in aggregate principal balance of the Notes, net of deferred issuance costs, for \$13.2 million. A Other Income A Other income decreased \$2.9 million or 74.7% to \$1.0 million for the six months ended June 30, 2024 from \$3.9 million for the six months ended June 30, 2023, primarily driven by lower cash and cash equivalent balances and lower interest rates earned on cash and cash equivalents. A Compensation and benefits A Compensation and benefits expense increased \$2.5 million or 51.3% to \$7.3 million for the six months ended June 30, 2024 from \$4.8 million for the six months ended June 30, 2023, primarily as a result of severance expense A 63 Table of ContentsA related to the departure of certain executives and retention bonuses granted to retain key employees subsequent to the Ecommerce Wind-Down. A Software and IT costs A Software and IT costs decreased \$1.3 million or 31.2% to \$2.8 million for the six months ended June 30, 2024 from \$4.0 million for the six months ended June 30, 2023, primarily related to volume-based fees as a result of reduced headcount and more efficient targeted software use. We are continuing to renegotiate and right-size our Software and IT contracts to account for reduced headcount following the Ecommerce Wind-down and expect these costs to decrease in the future. A Other expenses A Other expenses decreased \$1.5 million or 29.7% to \$3.7 million for the six months ended June 30, 2024 from \$5.2 million for the six months ended June 30, 2023, primarily related to a decrease in public company related insurance costs as we renegotiated our insurance policies during the third quarter of 2023 as a result of the reduced scale of the business. A Liquidity and Capital Resources A As of June 30, 2024, we had cash and cash equivalents of \$63.4 million and restricted cash of \$48.2 million. Restricted cash primarily includes restricted cash required under UACC's securitization transactions and Warehouse Credit Facilities of \$47.3 million. Prior to the Ecommerce Wind-Down, our primary source of liquidity was cash generated through financing activities. Additionally, we had excess borrowing capacity of \$34.4 million under UACC's Warehouse Credit Facilities as of June 30, 2024. A As a result of the liquidation of our vehicle inventory as part of the Ecommerce Wind-Down, we repaid all amounts outstanding under the 2022 Vehicle Floorplan Facility in full and the agreement has been terminated. We expect to use our cash and cash equivalents to finance our future capital requirements and UACCa€™s Warehouse Credit Facilities to fund our finance receivables. Certain advance rates available to UACC on borrowings from the Warehouse Credit Facilities have decreased as a result of the increased credit losses in UACC's portfolio and overall rising interest rates. Any future decreases on available advance rates may have an adverse impact on our liquidity. A UACC relies on borrowings under senior secured warehouse credit facilities to finance the origination of finance receivables as well as to provide funding for general operating activities. The terms of those facilities generally mature within two years and we typically renew those facilities in the ordinary course. UACC currently has four Warehouse Credit Facilities, all of which have terms expiring in 2025. See Note 9, Warehouse Credit Facilities and Consolidated VIEs, to the Condensed Consolidated Financial Statements included elsewhere in this Form 10-Q. We have commenced discussions with our lenders under the Warehouse Credit Facilities regarding amended facilities that would extend the terms beyond the current expiration dates and, consistent with prior periods, expect those facilities to be amended and renewed. Failure to secure warehouse borrowing capacity beyond the expiration of the current facilities in 2025 would have a material adverse effect on our ability to finance UACCa€™s lending operations and our results of operations and liquidity. We anticipate that our existing cash and cash equivalents and UACC's Warehouse Credit Facilities will be sufficient to support the Company for at least the next twelve months from the issuance date of this Quarterly Report on Form 10-Q. A Our future liquidity and capital requirements will depend on many factors, including our ability to successfully implement the Value Maximization Plan and realize its benefits, available advance rates on and the amendment and renewal of our Warehouse Credit Facilities, our ability to continue to meet the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, our ability to complete additional securitization transactions on terms favorable to us, and our future credit losses. A While we have no significant debt maturities due until July 2026, if we undergo a fundamental change under the terms of our Indenture, holders of the Notes could, subject to certain conditions, require us to immediately repurchase for cash all or any portion of the Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any A 64 Table of ContentsA accrued and unpaid interest. The delisting of the Companya€™s common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of the Indenture. A Nasdaq maintains several standards for continued listing of our common stock on the Nasdaq Global Select Market. There can be no assurance that we will continue to meet such standards and maintain our listing. For example, under the a€œequity standarda€œ, the Company is required to have stockholdersa€™ equity of at least \$10 million. Under the a€œtotal asset standarda€œ, the Companya€™s market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. We currently meet the "equity standard", however, there can be no assurance that we will continue to do so, or that we will be able to satisfy any other standard. If we are not able to satisfy a continued listing requirement from Nasdaq and our common stock is delisted, we will be required to repurchase the Notes prior to maturity, as discussed above. A As of June 30, 2024, and as of the date of issuance of this Quarterly Report on Form 10-Q, we do not have sufficient liquidity to repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to us on favorable terms, or at all. See Part II, Item 1A Risk Factorsa€œOur indebtedness and liabilities could limit the cash flow available for our operations, expose us to risks that could materially adversely affect our business, financial condition and results of operations and impair our ability to satisfy our debt obligations; We may be unable to satisfy a continued listing rule from Nasdaq; We may not generate sufficient liquidity to operate our business; and, UACC may be unable to continue to access or renew funding sources and obtain capital needed to maintain and grow its business. A Convertible Senior Notes A On June 18, 2021, we issued \$625.0 million aggregate principal amount of the Convertible Senior Notes due 2026 (the a€œNotesa€œ) pursuant to an indenture between us and U.S. Bank National Association, as trustee (the a€œIndenturea€œ). A The Notes bear interest at a rate of 0.75% per annum, payable semiannually in arrears on January 1 and July 1 of each year, beginning on January 1, 2022. The Notes will mature on July 1, 2026, subject to earlier repurchase, redemption or conversion. The total net proceeds from the offering, after deducting commissions paid to the initial purchasers and debt issuance costs, were approximately \$608.9 million. During the six months ended June 30, 2024, the conditions allowing holders of the Notes to convert were not met. A As of June 30, 2024, \$287.6 million aggregate principal amount of the Notes remain outstanding, net of deferred issuance costs of \$2.9 million. Subject to market conditions and availability, we may continue to opportunistically repurchase Notes from time to time to reduce our outstanding indebtedness at a discount. Refer to Note 10 a€œ Long Term Debt of our condensed consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q, for further discussion. A Securitization Transactions A Subject to market conditions, we plan to sell finance receivables originated by UACC through asset-backed securitization transactions. During the second quarter of 2024, UACC completed the 2024-1 securitization transaction, in which it sold approximately \$300.0 million of rated asset-backed securities in an auto finance receivable securitization transaction from a securitization trust, established and sponsored by UACC for proceeds of \$297.2 million. The trust is collateralized by finance receivables with an aggregate principal balance of \$380.1 million as of April 30, 2024. These finance receivables are serviced by UACC. As a result of market conditions, UACC retained the residual interests,

which required us to account for the 2024-1 securitization as secured borrowings and remain on balance sheet pending the sale of such retained interests. We also repurchased \$4.2 million of the non-investment grade securities related to the 2022-2 securitization transaction for \$4.8 million. A In 2023, UACC sold investment and non-investment grade rated asset-backed securities in the 2023-1 securitization transaction for proceeds of \$260.9 million. The securitization trust is collateralized by finance receivables with an aggregate principal balance of \$326.4 million as of January 31, 2023. As a result of market conditions at the time, which led to unfavorable pricing, UACC retained the residual interests, and we accounted for the 2023-1 securitization transaction as secured borrowings. A 65 Table of ContentsA Finance receivables are serviced by UACC. UACC retains at least 5% of the notes and residual certificates sold as required by applicable risk retention rules and generally uses the proceeds of the securitization transactions to pay down outstanding debt under its Warehouse Credit Facilities. A As a result of high interest rates, the current inflationary environment and vehicle depreciation in the used automotive industry, UACC is experiencing higher loss severity. The increased loss severity could lead to reduced servicing income if UACC elects to waive monthly servicing fees going forward as it did in the first quarter of 2023. The waiver of monthly servicing fees related to the 2022-2 securitization transaction resulted in consolidation of the related finance receivables and securitization debt on our financial statements. A Refer to Note 4 A Variable Interest Entities and Securitizations to our condensed consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q, for further discussion. A UACC Risk Retention Financing Facility A On May 3, 2023, UACC entered into a Risk Retention Financing Facility enabling it to finance a portion of the asset-backed securities issued in its securitization transactions and held by UACC pursuant to applicable risk retention rules. Under this facility, UACC sells such retained interests and agrees to repurchase them at fair value on a future date. In its initial transaction under this facility, UACC pledged \$24.5 million of its retained beneficial interests as collateral, and received proceeds of \$24.1 million, with expected repurchase dates ranging from March 2025 to September 2029. The securitization trusts will distribute payments related to UACC's pledged beneficial interests in securitizations directly to the lenders, which will reduce the beneficial interests in securitizations and the related debt balance. A During the second quarter of 2024, we pledged an additional \$15.8 million of our retained beneficial interest in the 2024-1 securitization transaction as collateral under the Risk Retention Financing Facility, and received proceeds of \$15.6 million, with expected repurchase dates ranging from August 2026 to November 2030 at the initial closing date. A Warehouse Credit Facilities A UACC has four senior secured warehouse credit facility agreements (the Warehouse Credit Facilities) with banking institutions. The Warehouse Credit Facilities are collateralized by eligible finance receivables and available borrowings are computed based on a percentage of eligible finance receivables. The aggregate borrowing limit is \$825.0 million with maturities between June 2025 and September 2025. As of June 30, 2024, outstanding borrowings related to the Warehouse Credit Facilities were \$270.8 million and we were in compliance with all covenants under the terms of the Warehouse Credit Facilities. Failure to satisfy these and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities and could have a material adverse effect on our financial condition, results of operations and liquidity. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. Refer to Note 9 A Warehouse Credit Facilities of Consolidated VIEs to our condensed consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q, for further discussion. A Cash Flows from Operating, Investing, and Financing Activities A The following table summarizes our cash flows for the six months ended June 30, 2024 and 2023: A A Six Months Ended June 30, 2024 A A 2024 A A 2023 A A (in thousands) A Net cash used in operating activities from continuing operations A \$ (125,997) A \$ (239,863) Net cash provided by investing activities from continuing operations A A (66,018) A A 101,966 A Net cash provided by financing activities from continuing operations A A 20,282 A A 114,160 A Net cash provided by operating activities from discontinued operations A A 82,820 A A 7,738 A Net cash provided by (used in) investing activities from discontinued operations A A 10,834 A A (7,272) Net cash used in financing activities from discontinued operations A A (151,178) A A (144,508) Net decrease in cash, cash equivalents and restricted cash A A (97,221) A A (167,779) Cash and cash equivalents and restricted cash at beginning of period A A 208,819 A A 472,010 A Cash and cash equivalents and restricted cash at end of period A \$ 111,598 A \$ 304,231 A A 66 Table of ContentsA Operating Activities A Net cash flows used in operating activities from continuing operations decreased by \$113.9 million, from \$239.9 million for the six months ended June 30, 2023 to \$126.0 million for the six months ended June 30, 2024. The decrease was primarily due to an increase in principal payments received on finance receivables held for sale of \$43.0 million, a \$43.0 million decrease of originations of finance receivables held for sale, as a result of no longer originating loans for legacy Vroom customers, a \$22.9 million improvement in net loss from continuing operations after reconciling adjustments, and changes in working capital of \$5.0 million. A Investing Activities A Net cash flows provided by investing activities from continuing operations decreased by \$36.0 million, from \$102.0 million for the six months ended June 30, 2023 to \$66.0 million for the six months ended June 30, 2024. The decrease is primarily due to a \$26.4 million decrease in principal payments received on finance receivables at fair value as well as the consolidation of the 2022-2 securitization transaction which resulted in a cash inflow of \$11.4 million during the six months ended June 30, 2023. A Financing Activities A Net cash flows provided by financing activities from continuing operations decreased \$93.9 million, from \$114.2 million for the six months ended June 30, 2023 to \$20.3 million for the six months ended June 30, 2024. The decrease was primarily related to a \$98.7 million decrease in net cashflows related to our Warehouse Credit Facilities, as a result of less borrowings and higher repayments following the 2024-1 securitization transaction and a \$12.9 million decrease in net cashflows from financing of beneficial interests in securitizations. These decreases were partially offset by \$13.2 million in repurchases of the Notes during the six months ended June 30, 2023 and a \$3.5 million increase in net cashflows from secured financing agreements. A 67 Table of ContentsA Critical Accounting Policies and Estimates A Our condensed consolidated financial statements are prepared in accordance with GAAP. The preparation of condensed consolidated financial statements requires us to make estimates, assumptions and judgments that affect the reported amounts of assets, liabilities, revenue, and expenses and related disclosures. On an ongoing basis, we evaluate our estimates, including, among others, those related to finance receivables, income taxes, stock-based compensation, contingencies, warranties and GAP income-related reserves, fair value measurements and useful lives of property and equipment and intangible assets. We base our estimates on historical experience, market conditions and on various other assumptions that are believed to be reasonable. Actual results may differ from these estimates. A The critical accounting policies that reflect our more significant judgments and estimates used in the preparation of our condensed consolidated financial statements include those described in Note 2 A Summary of Significant Accounting Policies and Note 3 A Revenue Recognition to our condensed consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q. A Except as described below, there have been no material changes to our critical accounting policies and estimates as compared to the critical accounting policies and estimates disclosed in our Annual Report on Form 10-K for the year ended December 31, 2023. A Fair Value of Finance Receivables A The valuation of finance receivables at fair value is derived from an internally developed model that estimates the present value of future cash flows. We estimate the present value of these future cash flows using a valuation model consisting of internally developed estimates that rely on unobservable assumptions third-party market participants would use in determining fair value, including prepayment speed, default rate, recovery rate, and discount rates. All these assumptions are primarily based on historical performance. These valuation models are calculated by combining similarly priced loans and vintages to determine a stream of expected cash flows which are then discounted. The individual discounted pools of cash flows are then aggregated to determine the total expected discounted cash flows on the outstanding receivable at a given measurement period. A The estimates for the aforementioned assumptions significantly affect the reported amount (and changes thereon) of our finance receivables at fair value on our consolidated balance sheets and condensed consolidated statements of operations. A Recently Issued and Adopted Accounting Pronouncements A Refer to Note 2 A Summary of Significant Accounting Policies to our condensed consolidated financial statements included elsewhere in this Quarterly Report on Form 10-Q for a discussion about new accounting pronouncements adopted and not yet adopted as of the date of this report. A 68 Table of ContentsA Item 3. Quantitative and Qualitative Disclosure About Market Risk We are a smaller reporting company as defined in Rule 12b-2 of the Exchange Act and are not required to provide the information otherwise required under this Item 3. A Item 4. Controls and Procedures A Limitations on effectiveness of controls and procedures A In designing and evaluating our disclosure controls and procedures, management recognizes that any controls and procedures, no matter how well designed and operated, can provide only reasonable assurance of achieving the desired control objectives. In addition, the design of disclosure controls and procedures must reflect the fact that there are resource constraints and that management is required to apply judgment in evaluating the benefits of possible controls and procedures relative to their costs. A Evaluation of Disclosure Controls and Procedures A Our management, with the participation of our Principal Executive Officer and Principal Financial Officer, evaluated the effectiveness of our disclosure controls and procedures (as defined in Rules 13a-15(e) and 15d-15(e) under the Exchange Act) as of June 30, 2024. A Based on that evaluation, our Principal Executive Officer and Principal Financial Officer have concluded that, as of June 30, 2024, our disclosure controls and procedures were effective at the reasonable assurance level. A Changes in Internal Control over Financial Reporting A There was no change in our internal control over financial reporting (as defined in Rules 13a-15(f) and 15d-15(f) under the Exchange Act) that occurred during the quarterly period ended June 30, 2024, that has materially affected, or is reasonably likely to materially affect, our internal control over financial reporting. A 69 Table of ContentsA PART II - OTHER INFORMATION A Item 1. Legal Proceedings A From time to time, we are subject to legal proceedings in the normal course of operating our business. The outcome of litigation, regardless of the merits, is inherently uncertain. Beginning in March 2021, multiple putative class actions were filed in the U.S. District Court for the Southern District of New York by certain of the Company's stockholders against the Company and certain of the Company's officers alleging violations of federal securities laws. The lawsuits were captioned Zawatsky et al. v. Vroom, Inc. et al., Case No. 21-cv-2477; Holbrook v. Vroom, Inc. et al., Case No. 21-cv-2551; and Hudda v. Vroom, Inc. et al., Case No. 21-cv-3296. All three of the lawsuits asserted similar claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5. In each case, the named plaintiff(s) sought to represent a proposed class of all persons who purchased or otherwise acquired the Company's securities during a period from June 9, 2020 to March 3, 2021 (in the case of Holbrook and Hudda), or November 11, 2020 to March 3, 2021 (in the case of Zawatsky). In August 2021, the Court consolidated the cases under the new name In re: Vroom, Inc. Securities Litigation, Case No. 21-cv-2477, appointed a lead plaintiff and lead counsel and ordered a consolidated amended complaint to be filed. The court-appointed lead plaintiff subsequently filed a consolidated amended complaint that reasserts claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5 against the Company and certain of the Company's officers, and added new claims under Sections 11, 12 and 15 of the Securities Act against the Company, certain of its officers, certain of its directors, and the underwriters of the Company's September 2020 secondary offering. The Company filed a motion to dismiss all claims, and briefing of this motion is complete. The Company believes this lawsuit is without merit and intends to vigorously contest these claims. While the outcome of any complex legal proceeding is inherently unpredictable and subject to significant uncertainties, based upon information presently known to management, the Company believes that the potential liability, if any, will not have a material adverse effect on the Company's financial condition, cash flows, or results of operations. In August 2021, November 2021, January 2022, and February 2022, various Company stockholders filed purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the Southern District of New York against certain of the Company's officers and directors, and nominally against the Company, alleging violations of the federal securities laws and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. All four lawsuits have been consolidated under the case caption In re: Vroom, Inc. Shareholder Derivative Litigation, Case No. 21-cv-6933, and the court has approved the parties' stipulation that the cases would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. All four derivative suits remain in preliminary stages and there have been no substantive developments in any matter. In April 2022 and April 2024, two of the Company's stockholders filed separate purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the District of Delaware against certain of the Company's officers and directors, and nominally against the Company, alleging violations of the federal securities law and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. The case filed in April 2022 is captioned Godlu v. Hennessy et al., Case No. 22-cv-569, the case filed in April 2024 is captioned Hudda v. Hennessy et al. Case No. 24-cv-4499., and the court in each has approved the parties' stipulations that each case would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. Both lawsuits remain in preliminary stages and there have been no substantive developments. In January 2022, the Company received a non-public civil investigative demand from the Federal Trade Commission (A FTC), seeking the production of information related to certain of the Company's business practices and the Company responded to those information requests. On February 23, 2024, the FTC notified the Company that it has reason to believe that the Company violated Section 5(a) of the Federal Trade Commission Act, 15 U.S.C. A 45(a); the FTC's Mail, Internet, or Telephone Order Merchandise Rule, 16 C.F.R. Part 435; the FTC's Used Motor Vehicle Trade Regulation Rule, 16 C.F.R. Part 455; and the FTC's Pre-Sale Availability Rule, 16 C.F.R. Part 702. On May 6, 2024, Vroom, Inc., and Vroom Automotive, LLC and the FTC reached an agreement to resolve the FTC's allegations without any admission of wrongdoing by either Vroom entity, subject to final approval by the FTC and the court. Under the agreement, the Company will pay a total of \$1 million in customer redress and abide permanently by an injunction. The FTC issued its final approval of the agreement on July 2, 2024, and a mutually-agreed upon order reflecting the agreement was entered by the Court on July 10, 2024. The case is captioned Federal Trade Commission v. Vroom, Inc. et al., Case No. 4:24-cv-02496. A 70 Table of ContentsA In April 2022, the Attorney General of Texas filed a petition on behalf of the State of Texas in the District Court of Travis County, Texas against the Company, alleging violation of the Texas Deceptive Trade Practices A Consumer Protection Act, Texas Business and Commerce Code A 17.41 et seq., based on alleged deficiencies and other issues in the Company's marketing of used vehicles and fulfillment of customer orders, including the titling and registration of sold vehicles. According to the petition, 80% of the customer complaints referenced in the petition were received in the 12 months prior to April 2022. The petition is captioned State of Texas v. Vroom Automotive LLC, and Vroom Inc., Case No. D-1-GN-001809. In May 2022, Vroom Automotive, LLC the Attorney General of the State of Texas agreed to a temporary injunction in which Vroom Automotive, LLC agreed to adhere to its existing practice of possessing title for all vehicles it sells or advertises as available for sale on its ecommerce platform. In December 2023, Vroom, Inc., Vroom Automotive, LLC and the Attorney General of the State of Texas reached a final agreement to resolve all claims in the petition, without any admission of wrongdoing by either Vroom entity. Under the agreement, the Company will pay a total of \$2 million in civil penalties and \$1 million in attorneys' fees, with the first half due in September 2024 and the remaining half due in September 2025, and abide permanently by an injunction of certain operational practices that were previously implemented. As previously disclosed, we have been subject to audits, requests for information, investigations and other inquiries from our regulators relating to increased customer complaints concerning the same or similar matters alleged in the State of Texas petition. These regulatory matters could continue to progress into legal proceedings as well as enforcement actions. We have incurred fines in certain states and could continue to incur fines, penalties, restitution, or alterations in our business practices, which in turn, could lead to increased business expenses, additional limitations on our business activities and further reputational damage, although to date such expenses have not had a material adverse effect on the Company's financial condition, cash flows, or results of operations. A Item 1A. Risk Factors Our operations and financial results are subject to various risks and uncertainties including those disclosed under A Item 1A. Risk Factors in our Annual Report. We provide below the material changes to our risk factors described in our Annual Report. If any of these risks or others not specified materialize, our business, financial condition and results of operations could be materially and adversely affected. In that case, the trading price of our common stock could decline and you could lose all or part of your investment in our common stock: A Our indebtedness and liabilities could limit the cash flow available for our operations, expose us to risks that could materially adversely affect our business, financial condition and results of operations and impair our ability to satisfy our debt obligations. As of June 30, 2024, we, including our subsidiaries, had approximately \$1,066.0 million principal amount of consolidated indebtedness. Of that amount, \$472.1 million of securitization debt is funded by cashflows on receivables within the securitization trusts. Our indebtedness could have significant negative consequences for our security holders and our business, results of operations and financial condition by, among other things: A increasing our vulnerability to adverse economic and industry conditions; A limiting our ability to obtain additional financing; A requiring the dedication of a substantial portion of our cash flow from operations to service our indebtedness, which will reduce the amount of cash available for other purposes, including the successful execution of our Value Maximization Plan; A limiting our flexibility to plan for, or react to, changes in our business; and A placing us at a possible competitive disadvantage with competitors that are less leveraged than us or have better access to capital. Our business may not generate sufficient funds, and we may otherwise be unable to maintain sufficient cash reserves, or to pay amounts due under our indebtedness, and our cash needs may increase in the future. In addition, our existing indebtedness contains, and any future indebtedness that we may incur may contain, financial and other restrictive covenants that may limit our ability to operate our business, raise capital or make payments under our other indebtedness. A 71 Table of ContentsA For

example, on December 21, 2023, we received written notice from Nasdaq notifying us that, for the prior 30 consecutive business days, the bid price for our common stock had closed below the \$1.00 minimum bid price requirement for continued inclusion on the Nasdaq Global Select Market. On February 13, 2024, after obtaining stockholder approval, we effected a 1-for-80 reverse stock split (the “Reverse Stock Split”), and our stock began trading on a post-split adjusted basis on February 14, 2024. On February 29, 2024, we were notified by Nasdaq Listing Qualifications that the closing bid price of our common stock had been at \$1.00 per share or greater for 11 consecutive business days, from February 14, 2024 to February 28, 2024. Accordingly, the Company has regained compliance with Nasdaq Listing Rule 5450(a)(1) and this matter is now closed. However, if our common stock again closes below the \$1.00 per share minimum bid price required by Nasdaq for 30 consecutive business days, we again would receive another notice of non-compliance with Nasdaq’s listing standards and would face the risk of delisting. There can be no assurance that our common stock will continue to close at or above the \$1.00 per share minimum bid price as required by Nasdaq, or that we will meet the other requirements of Nasdaq for continued listing on Nasdaq Global Select Market. For example, under the “equity standard”, applicable Nasdaq listing standards currently require us to have stockholders’ equity of at least \$10 million. Under the “total asset standard”, the Company’s market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. While we currently meet the equity standard, there can be no assurance that we will continue to do so, or that we will be able to satisfy any other standard. A delisting of our common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of our Indenture and holders of the Notes could, subject to certain conditions, require us to immediately repurchase for cash all or any portion of the Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all. Additionally, if we fail to comply with the terms of our Indenture or to service the interest under the Notes and repay the Notes as and when they become due, that could in turn also result in our other indebtedness becoming immediately payable in full. Our ability to maintain our indebtedness, including to service the interest under the Notes and repay the Notes, as and when they become due, will depend on our ability to generate and maintain sufficient cash, and if necessary, raise additional capital. We may be unable to satisfy a continued listing rule from Nasdaq. Nasdaq maintains several requirements for continued listing of our common stock, one of which is the maintenance of a minimum closing bid price of \$1.00. On December 21, 2023, we received written notice from Nasdaq notifying us that, for the prior 30 consecutive business days, the bid price for our common stock had closed below the \$1.00 minimum bid price requirement for continued inclusion on the Nasdaq Global Select Market. On February 13, 2024, after obtaining stockholder approval, we effected a 1-for-80 reverse stock split (the “Reverse Stock Split”), and our stock began trading on a post-split adjusted basis on February 14, 2024. On February 29, 2024, we were notified by Nasdaq Listing Qualifications that the closing bid price of our common stock had been at \$1.00 per share or greater for 11 consecutive business days, from February 14, 2024 to February 28, 2024. Accordingly, the Company has regained compliance with Nasdaq Listing Rule 5450(a)(1) and this matter is now closed. However, if our common stock again closes below the \$1.00 per share minimum bid price required by Nasdaq for 30 consecutive business days, we would receive another notice of non-compliance with Nasdaq’s listing standards and may be provided a period of 180 calendar days from the date of such notice to regain compliance with the minimum bid closing price requirement of at least \$1.00 per share for a minimum of 10 consecutive business days. However, there can be no assurance that our common stock will continue to close at or above the \$1.00 per share minimum bid price as required by Nasdaq. We intend to continue to actively monitor the closing bid price of our common stock and, if we lose compliance with Nasdaq’s minimum bid price closing requirements, will consider all available options to regain compliance. There can also be no assurance that we will meet the other requirements of Nasdaq for continued listing on the Nasdaq Global Select Market. For example, under the “equity standard”, applicable Nasdaq listing standards currently require us to have stockholders’ equity of at least \$10 million. Under the “total asset standard”, the Company’s market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. While we currently meet the equity standard, there can be no assurance that we will continue to do so, or that we will be able to satisfy any other standard. A delisting of our common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of our Indenture and holders of the Notes could, subject to certain conditions, require us to immediately repurchase for cash all or any portion of the Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to a 72 Table of Contents repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all. If our common stock is delisted in the future based on the bid price closing requirement, the stockholders’ equity requirement, or any other continued listing requirement, it is unlikely that we will be able to list our common stock on another national securities exchange and, as a result, we expect our securities would be quoted on an over-the-counter market. If this were to occur, we and our stockholders could face significant material adverse consequences, including limited availability of market quotations and analyst coverage for our common stock, and reduced liquidity for the trading of our securities. In addition, a delisting would constitute a fundamental change under the terms of our Indenture and holders of the Notes could, subject to certain conditions, require us to immediately repurchase for cash all or any portion of the Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. Additionally, if we fail to comply with the terms of our Indenture or to service the interest under the Notes and repay the Notes as and when they become due, that could in turn also result in our other indebtedness becoming immediately payable in full. See “Our indebtedness and liabilities could limit the cash flow available for our operations, expose us to risks that could materially adversely affect our business, financial condition and results of operations and impair our ability to satisfy our debt obligations.” Delisting also could result in, among other things, a loss of investor confidence or interest in strategic transactions or opportunities, us being subject to regulation in each state in which we offer our securities, and difficulty in recruiting and retaining personnel through equity incentive awards. We may not generate sufficient liquidity to operate our business. As of June 30, 2024, we had cash and cash equivalents of approximately \$63.4 million. We expect to use our cash and cash equivalents to finance our future capital requirements and UACC’s four senior secured warehouse facility agreements (the “Warehouse Credit Facilities”) to fund our finance receivables. Certain advance rates available to UACC on borrowings from the Warehouse Credit Facilities have decreased as a result of the increasing credit losses in UACC’s portfolio and overall higher interest rates. Any future decreases on available advance rates may have an adverse impact on our liquidity. If we are unable to maintain the Warehouse Credit Facilities, all of which expire on varying dates in 2025 absent renewal, on favorable terms or at all, or if they are terminated or expire and are not renewed or we are unable to find a satisfactory replacement, we may be unable to fund our finance receivables, and our business, operational results, financial position and cash flows would be materially adversely affected. In addition, in April 2024, UACC sold approximately \$262.5 million of rated asset-backed securities in an auto loan securitization transaction from a securitization trust, established and sponsored by UACC for proceeds of \$261.3 million. The trust is collateralized by finance receivables with an aggregate principal balance of \$380.1 million. These finance receivables are serviced by UACC. As a result of market conditions, UACC retained the Class E non-investment grade securities and residual interests, which will require us to account for the 2024-1 securitization as secured borrowings and remain on balance sheet pending the sale of such retained interests. In May 2024, UACC sold approximately \$37.5 million of Class E non-investment grade securities that were initially retained for proceeds of \$35.9 million. A. We cannot assure you that we will generate sufficient revenue to offset the cost of maintaining our remaining operations, including significant accounting, legal, administrative and other costs associated with being a public company, and to service the interest and repay the Notes when due. Additionally, there can be no assurance that our common stock will continue to close at or above the \$1.00 per share minimum bid price as required by Nasdaq, or that we will meet the other requirements of Nasdaq for continued listing on Nasdaq Global Select Market. For example, under the “equity standard”, applicable Nasdaq listing standards currently require us to have stockholders’ equity of at least \$10 million. Under the “total asset standard”, the Company’s market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. While we currently meet the equity standard, there can be no assurance that we will continue to do so, or that we will be able to satisfy any other standard. If we are not able to maintain compliance with the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, including compliance with applicable bid price and stockholders’ equity requirements, we could be delisted. See “Risk Factors.” We may be unable to satisfy a continued listing rule from the Nasdaq. The delisting of our common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of our Indenture and holders of the Notes could require us to immediately repurchase for cash all or any portion of the Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to a 73 Table of Contents repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all. Additionally, if we fail to comply with the terms of our Indenture or to service the interest under the Notes and repay the Notes as and when they become due, that could in turn also result in our other indebtedness becoming immediately payable in full. Our ability to maintain our indebtedness, including to service the interest under the Notes and repay the Notes, as and when they become due, will depend on our ability to generate and maintain sufficient cash, and if necessary, raise additional capital. A. Our revenue growth may be adversely affected by factors including our inability to grow and develop the UACC and CarStory businesses; weakness in the automotive retail industry generally; general economic conditions, including high interest rates and inflation; global pandemics and other public health emergencies; and increasing competition. Our historical revenue growth is not indicative of our future performance, particularly given the wind-down of our e-commerce business. If we are unable to grow and develop the UACC and CarStory businesses and generate sufficient revenue and achieve profitability, our business, financial condition and results of operations will be materially and adversely affected. Additionally, our cash needs may increase in the future as we focus on growing and developing the UACC and CarStory businesses. In addition to our ongoing cash requirements, in the near term, our liquidity will also be used to fund costs related to the wind-down of our e-commerce operations, primarily severance and early contract and lease termination payments. Such payments could be significant and have a material effect on our cash flows from operations. Our future capital requirements will depend on many factors, including the ability to realize the benefits of the Value Maximization Plan, available advance rates on and the amendment and renewal of the Warehouse Credit Facilities, the ability to continue to meet the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, the ability to complete additional securitization transactions on terms favorable to us, future credit losses, the ability to obtain the necessary financing to meet obligations and repay liabilities arising from business operations when they come due, the ability to generate and maintain sufficient cash, and the ability to generate profitable operations in the future. We have no significant debt maturities due until July 2026 and the payments on our securitization debt are funded by cashflows on the finance receivables within the securitization trusts. However, there can be no assurance that our liquidity will be sufficient to achieve the objectives of our Value Maximization Plan, grow and develop UACC and CarStory, operate our business, or comply with the terms of our indebtedness. See “UACC may be unable to continue to access or renew funding sources and obtain capital needed to maintain and grow its business” and “Our indebtedness and liabilities could limit the cash flow available for our operations, expose us to risks that could materially adversely affect our business, financial condition and results of operations and impair our ability to satisfy our debt obligations.” UACC may be unable to continue to access or renew funding sources and obtain capital needed to maintain and grow its business. UACC uses debt financing to maintain and grow its business. UACC relies on borrowings under senior secured warehouse credit facilities to finance the origination of finance receivables as well as to provide funding for general operating activities. The terms of those facilities generally mature within two years and we typically renew those facilities in the ordinary course. UACC currently has four Warehouse Credit Facilities, all of which have terms expiring in 2025. See Note 9, Warehouse Credit Facilities and Consolidated VIEs, to the Condensed Consolidated Financial Statements included elsewhere in this Form 10-Q and “UACC may be unable to continue to access or renew funding sources and obtain capital needed to maintain and grow its business.” We have commenced discussions with our lenders under the Warehouse Credit Facilities regarding amended facilities that would extend the terms beyond the current expiration dates. Failure to secure warehouse borrowing capacity beyond the expiration of the current facilities in 2025 would have a material adverse effect on our ability to finance UACC’s lending operations and our results of operations and liquidity. We cannot guarantee that the Warehouse Credit Facilities will continue to be available beyond their current maturity dates, on acceptable terms, or at all, or that UACC will be able to obtain additional financing on acceptable terms or at all. The availability of additional financing will depend on a variety of factors such as market conditions, the general availability of credit, the losses incurred in UACC’s loan portfolio, UACC’s financial position, its results of operations, and the capacity for additional borrowing under its existing financing arrangements. If UACC’s various financing alternatives were to become limited or unavailable, it may be unable to maintain or grow loan volume at the level that we anticipate and our financial condition and results of operations would be materially adversely affected. A. There are risks associated with the discontinuance of our e-commerce operations and wind-down of our used vehicle dealership business. A 74 Table of Contents On January 22, 2024, we announced the Value Maximization Plan, pursuant to which we discontinued our e-commerce operations and wound down our used vehicle dealership business in order to preserve cash and maximize stakeholder value through our remaining businesses. As a result, we have incurred, and will continue to incur, costs including severance costs, inventory liquidation costs, contract and lease termination costs and non-cash asset impairments, and such costs are expected to exceed any cash we generate on the liquidation of assets. The Company incurred total cash charges during the six months ended June 30, 2024 of approximately \$15.6 million for severance and other personnel-related costs, with \$0.9 million and \$15.6 million incurred during the three and six months ended June 30, 2024, respectively and approximately \$13.5 million in contract and lease termination costs during the six months ended June 30, 2024, with \$1.6 million and \$13.5 million settled during the three and six months ended June 30, 2024, respectively. The actual amount of wind down, transition and impairment charges may materially exceed our estimates, due to various factors, many of which are outside of our control, including the outcomes of discussions and negotiations (a number of which are currently ongoing) with the counterparties to the contracts and leases we intend to terminate or modify. In addition, because of uncertainties with respect to our wind-down plan (including those described above), we may not be able to realize the anticipated benefits of or complete the wind-down in the expected timeframe, on the terms or in the manner we expect, or at all, and the costs incurred in connection with such wind-down activities may exceed our estimates. If the time to complete the wind-down takes longer than expected, or the actual costs or impairment charges exceed our estimates, the Company’s business, operational results, financial position and cash flows could be adversely affected. A. The purpose of the Value Maximization Plan was to wind-down our e-commerce operations, which were not profitable and had significant cash burn, in order to preserve cash and enable us to maximize stakeholder value through our remaining businesses, UACC and CarStory. As of June 30, 2024, we had cash and cash equivalents of approximately \$63.4 million. Given our wind-down expenses, including employee severance costs, our ongoing operating expenses and recent losses at UACC, there can be no assurance that we will succeed in achieving profitability and creating meaningful stakeholder value. Additionally, the announced wind-down involves further risks, including: the ongoing cost of retaining (as was realized in connection with the payment of retention bonuses during the six months ended June 30, 2024) and, in some cases, the inability to retain qualified personnel necessary to achieve our goals for UACC and CarStory; the potential disruption of the operations of the rest of our businesses and diversion of management’s attention from such businesses and operations; the exposure to unknown, contingent or other liabilities, including litigation arising in connection with the wind-down; the negative impact on our business relationships, including but not limited to potential relationships with our customers, suppliers, vendors, licensees and employees; and the unintended negative consequences from changes to our business. If any of these or other factors impair our ability to successfully implement the wind-down, we may not be able to realize other business opportunities as we may be required to spend additional time and incur additional expense relating to the wind-down that otherwise would be used on the development, expansion and profitability of our other businesses, which could adversely impact our business, operational results, financial position and cash flows. We are, and may in the future be, subject to legal proceedings in the ordinary course of our business. If the outcomes of these proceedings are adverse to us, it could have a material adverse effect on our business, financial condition and results of operations. We are subject to various litigation matters from time to time, the outcome of which could have a material adverse effect on our business, financial condition and results of operations. Claims arising out of actual or alleged violations of law could be asserted against us by individuals, either individually or through class actions, by governmental entities in civil or criminal investigations and proceedings or by other entities. These claims could be asserted under a variety of laws, including but not limited to consumer finance laws, consumer protection laws, intellectual property laws, privacy laws, labor and employment laws, securities laws and employee benefit laws. These actions could expose us to adverse publicity and to substantial monetary damages and legal defense costs, injunctive relief and criminal and

[illegible]

bonuses, and other compensation due to you through the date your sign or reaffirm this Agreement, as applicable. 5.Executive Release of Claims. 6.a.In consideration for the Severance Benefits, you, on your own behalf and on behalf of your heirs, assigns, and representatives (collectively, "Releasor"), hereby release and forever discharge the Company and each of its parents, subsidiaries, and affiliates, including, without limitation, Vroom Automotive, LLC d/b/a Texas Direct Auto d/b/a Vroom, Nations Drive, LLC, Vroom Logistics, LLC, Vroom Indianapolis LLC d/b/a Vroom, CarStory, LLC, Vast.com Inc. d/b/a CarStory, Vast.com D.O.O., Vroom Finance Holdings, LLC, Vroom Finance Corporation, Vroom Automotive Finance Corp., Darkwater Funding, LLC, United Auto Credit Corporation, Auto America Technologies LTD, AAGP, LLC d/b/a Vroom, and Vroom Transportation Services, LLC (collectively, "Affiliates"), and its/their respective predecessors, successors, officers, directors, managers, members, partners, equity holders, agents, representatives, vendors, employees, consultants, attorneys, and advisors (collectively, "Releasees"), from any and all claims, counterclaims, demands, debts, actions, causes of action, suits, expenses, costs, attorneys' fees, damages, indemnities, obligations, and/or liabilities of any nature ("Claims"), whether known or unknown, that Releasor had, has, or later may have against the Releasees, for any matter, cause, or thing from the beginning of the world to the date your execution of this Agreement or the Reaffirmation, as applicable, including, but not limited to, the following, each as amended if applicable: i.all such Claims directly or indirectly arising out of or in any way relating to your employment with the Company, wages or compensation (including bonuses or equity awards) or the termination of that employment; ii.any Claims arising under any federal, state, or local law, statute, regulation, or ordinance, including, without limitation, Title VII of the Civil Rights Act of 1964, the Civil Rights Act of 1991, the Age Discrimination in Employment Act, sections 1981 through 1988 of Title 42 of the United States Code, the Equal Pay Act, the Employee Retirement Income Security Act ("ERISA"), the Family and Medical Leave Act, the Immigration Reform and Control Act, the Americans with Disabilities Act, the Workers Adjustment and Retraining Notification Act, the JOBS-DOCS\150628464.3|| Exhibit 10.1 Sarbanes-Oxley Act, the Occupational Safety and Health Act, the Consolidated Omnibus Budget Reconciliation Act, the Genetic Information Nondiscrimination Act, the Immigration Reform and Control Act, the Fair Credit Reporting Act, and the National Labor Relations Act; iii.state and/or local Claims, and other state/local modifications, if any, are contained in Exhibit A. You are instructed to carefully review Exhibit A for the state(s) where you worked while employed with the Company in order to review these state-specific claims as well as other state-specific modifications to this Agreement. However, the omission of any specific statute or law shall not limit the scope of this general release in any manner; and iv.any Claims arising under any public policy or for breach of contract, express or implied, including any Claim for breach of any implied covenant of good faith and fair dealing, wrongful discharge, constructive discharge, discrimination, harassment, retaliation, failure to accommodate, fraud, defamation, intentional tort, interference with contractual relations or prospective business advantage, invasion of privacy, emotional distress, or negligence. b.However, nothing in this Agreement releases any claims that Releasor has or may have against the Releasees regarding (i) obligations under this Agreement, including payment of the Severance Benefits as specified in this Agreement; (ii) any claims that may arise after your execution of this Agreement or the Reaffirmation, as applicable; (iii) continued healthcare coverage under an employee health plan required pursuant to COBRA or similar state law; (iv) your right to file an administrative charge or complaint with the Equal Employment Opportunity Commission ("EEOC"), the Securities and Exchange Commission ("SEC"), the National Labor Relations Board, or any other federal, state, or local administrative agency, although to the fullest extent permitted by law, you waive any right to monetary damages or other equitable relief related to such a charge or complaint; (v) enforcing your rights to your nonforfeitable accrued benefits (within the meaning of Sections 203 and 204 of ERISA) under the Company's 401(k) plan, which shall continue to be governed by the terms of the 401(k) plan and applicable laws; (vi) any claim that, as a matter of law, cannot be released by private agreement; or (vii) any claims for indemnification and/or advancement of expenses arising under any indemnification agreement between Executive and the Company or under the bylaws, certificate of incorporation or other similar governing document of the Company. c.Nothing in this Agreement shall prevent you from (i) communicating directly with, cooperating with, or providing information to, or receiving financial awards from, any federal, state or local government agency, including without limitation the SEC, the U.S. Commodity Futures Trading Commission, the U.S. Department of Justice, the EEOC, or the U.S. National Labor Relations Board, without notifying or seeking permission from the Company, (ii) exercising any rights you may have under Section 7 of the U.S. National Labor Relations Act, or (iii) discussing or disclosing information about unlawful acts in the workplace, such as harassment or discrimination or any other conduct that you have reason to believe is unlawful. 6.Executive Representation and Covenants. 4|US-DOCS\150628464.3|| Exhibit 10.1 a.With the exception of any reports or complaints made to the SEC, you represent that, as of the date of this Agreement or the Reaffirmation, as applicable, you have not filed any lawsuits, complaints, petitions, claims, or other accusatory pleadings against any of the Releasees in any court or with any governmental agency. b.You undertake and agree that, during the Restricted Period, as defined in the Severance Plan, you will be subject to and comply with the covenants and agreements set forth in Section 9 of the Severance Plan "Confidential Information, Non-Competition and Non-Solicitation", which shall be deemed incorporated into this Agreement by reference. 7.Release Notification and Acknowledgement. You acknowledge that as part of this Agreement you are releasing and waiving all charges, claims and complaints under the Age Discrimination in Employment Act ("ADEA") and the Older Workers' Protection Benefit Act of 1990, and you are agreeing not to sue the Releasees in connection with any of your rights under the ADEA. In order for you to waive your ADEA rights through this Agreement, pursuant to the requirements of 29 U.S.C. § 626, you acknowledge and agree that: a.you knowingly and voluntarily execute this Agreement and release, waive and agree not to sue the Releasees; and b.the release, waiver and agreement not to sue includes settlement of any allegation of age discrimination arising under the ADEA; and c.the release, waiver and agreement not to sue includes all claims under the ADEA arising up to and including the date of execution of this release, but not claims occurring thereafter; and d.you have been advised to consult with an attorney concerning your rights and obligations under the release, waiver and agreement not to sue and before signing this Agreement; and e.this Agreement is written in a manner that you can understand, and you have fully considered the terms and conditions of this Agreement; and f.you are not releasing or waiving any rights that you are prohibited by law, rule or regulation from releasing or waiving; and g.you have been given a reasonable period of time of forty-five (45) days from receipt of this Agreement, to consider this Agreement before executing it. 9.Your Right to Revoke; Effective Date. You have seven (7) days to revoke this Agreement. This Agreement is effective on the eighth (8th) day after the date of your signature below ("Effective Date") if you have not exercised your right to revoke this Agreement before such time. You may at any time before the Effective Date revoke this Agreement by delivering written notice of your revocation to the Company in accordance with Paragraph 13 below. If you revoke this Agreement, you will be considered not to have accepted the Agreement's terms, the Agreement will be void, and you will not receive the Severance Benefits. If you reaffirm and sign this Agreement, but revoke the same within seven (7) days, such revocation shall not impact the effectiveness of the Agreement when it was signed the first time. 5|US-DOCS\150628464.3|| Exhibit 10.1 10.Comments to Others. You agree that you shall not ever make, publish, or communicate to any person or entity, privately or in any public forum, any defamatory or maliciously false comments or statements concerning the Releasees. However, nothing in this Agreement prevents either Party from (i) enforcing its rights under this Agreement; (ii) making privileged statements to the Party's attorney(s); (iii) exercising protected rights, including under the National Labor Relations Act, or the federal securities laws, including the Dodd-Frank Act, to the extent these rights cannot be waived by agreement; or (iv) complying with any applicable law or regulation, or a valid order of a court of competent jurisdiction or a government agency, as long as such compliance does not exceed what is required by law. 10.No Admission. This Agreement does not constitute an admission of liability or wrongdoing of any kind by you or by any of the Releasees. 11.Cooperation. You agree to cooperate with the Company and its Affiliates and its or their respective counsel in connection with any claim, dispute, investigation, administrative proceeding, arbitration or litigation relating to any matter in which you were involved, to which your service to the Company or its Affiliates may be relevant or of which you have knowledge that may be relevant. You acknowledges that the foregoing could involve, but is not limited to, assisting with the response to, or defense of, any such proceeding or litigation, meeting and consulting with the Company and its Affiliates and its or their respective counsel, preparing witness statements, sitting for depositions and giving evidence in person or otherwise on behalf of the Company, and otherwise providing information in relation to any such proceeding or litigation. This provision is not intended to affect the substance of any information or testimony that you are asked to provide. Rather, you agree, without limitation, to provide truthful information and testimony and to otherwise assist the Company or its Affiliates in light of and in full compliance with all applicable laws. In making any request for your cooperation, the Company will seek to reasonably accommodate other personal or professional commitments that the you may have. 12.Return of Confidential Information and Company Property. You undertake and agree that no later than the Transition Date you shall return all information and documents containing Confidential Information (defined below) and all other Company property, except any Company-issued laptop, and that you have deleted any files with Confidential Information in your personal possession or control, including on any personal computer, smartphone, iPad, or other device, or any cloud-based storage service. However, this representation does not apply to any documents and information that you received only in your capacity as a holder of equity in the Company or that you were instructed by counsel for the Company to preserve. You will be allowed to keep the Company-issued laptop. "Confidential Information" means all information relating to Company or Affiliates not generally known by the public or others who they compete or do business with, or plan to compete or do business with. Confidential Information includes, but is not limited to, the Company's and any of its Affiliates' business, technology, practices, products, marketing, sales, services, finances, strategic opportunities, internal strategies, legal affairs (including pending litigation), the terms of business relationships, intellectual property, and patent applications. Confidential Information 6|US-DOCS\150628464.3|| Exhibit 10.1 also includes, but is not limited to, similar information the Company or Affiliates may have belonging to customers, suppliers, consultants, and others who do business with them. 13.Notices. Any notices, demands, and other communications under this Agreement must be sent to the address(es) listed in this Paragraph, and will be considered delivered upon receipt by personal delivery, one business day after being given to a nationally recognized overnight courier, or two days after being mailed by certified or registered mail with postage prepaid. 8. If to the Company, to: Vroom Automotive, LLC AND legal@vroom.com 3600 W Sam Houston Pkwy, S. Houston, TX 77042 Attn: Chief Legal Officer if to you, to: your address shown at the top of this Agreement, or any other address the Company or you designate by written notice to the other. 14.Intended Third-Party Beneficiaries. The Releasees are intended third-party beneficiaries of this Agreement. 15.Successors and Assigns. This Agreement shall be binding upon and inure to the benefit of the Parties and their respective successors, assigns, heirs, and representatives; provided, however, that you may not assign, transfer, or delegate your rights or obligations under this Agreement and any attempt to do so shall be invalid. 16.Counterparts. This Agreement may be signed and delivered (including by fax or electronically) in one or more parts. Each of these parts shall constitute an original document, but all of them together shall be considered the same Agreement. 17.Severability. The Parties want this Agreement enforced to the fullest extent allowed by law. If a court with jurisdiction judges any provision of this Agreement invalid, prohibited, or unenforceable for any reason, that provision shall be revised so that it is not invalid, prohibited, or unenforceable. If revision is not possible, such provision shall be considered ineffective, without invalidating the rest of this Agreement or making the Agreement unenforceable. 18.Governing Law. This Agreement shall be governed by and interpreted under the laws of the State of New York, without regard to principles of conflicts of laws. 19.Jurisdiction and Venue. Any claims or actions concerning this Agreement shall be subject to the terms of the Severance Plan (as modified by this Agreement); provided, however, in no event shall the Company be responsible for Executive's legal fees with respect to an action or proceeding concerning Executive's alleged breach or anticipated breach of a restrictive covenant. With respect to any action or proceeding arising out of or relating to this Agreement that is not covered by the arbitration requirements in Section 11.4 of the Severance Plan, or for recognition or enforcement of any judgment, the Company and the Executive hereby irrevocably and unconditionally submit, for themselves and their property, to the jurisdiction of any state or federal court located in New York County, New York. The Company and Executive irrevocably 7|US-DOCS\150628464.3|| Exhibit 10.1 waive, to the fullest extent permitted by law, the defense of an inconvenient forum to the maintenance of such action or proceeding in any such court. 20.Merger Clause; Amendment; Headings. This Agreement (including Exhibit A and Exhibit B hereto), together with the Severance Plan and the PIA Surviving Provisions, is the entire, final agreement of the Parties relating to the Agreement's subject. The Agreement overrides and replaces any other oral and written statements. If this Agreement conflicts with the Severance Plan or the PIA Surviving Provisions, this Agreement shall control. In entering into this Agreement, you have not relied on any representations other than those set forth in this Agreement. This Agreement may only be changed, terminated, or waived by a writing signed by the Chief Executive Officer of the Company and you. The captions and headings in this Agreement are for convenience only, and do not control the scope or content of any provision of this Agreement. 21.Neutral Interpretation. This Agreement shall be interpreted in a neutral manner, and not more strongly for or against either Party based on the Party that drafted this Agreement. 22.Section 409A of the Code. This Agreement is intended, to the greatest extent permitted under law, to comply with the short-term deferral exemption and the separation pay exemption provided in Section 409A of the Internal Revenue Code of 1986, as amended, and the regulations and other interpretative guidance issued thereunder ("Section 409A") such that no benefits or payments under this Agreement are subject to Section 409A. Notwithstanding anything herein to the contrary, the timing of any payments under this Agreement shall be made consistent with such exemption. To the extent applicable, this Agreement shall be interpreted in accordance with Section 409A, including without limitation any such regulations or other guidance that may be issued after the Separation Date. Notwithstanding any provision of this Agreement to the contrary, in the event that the Company determines that any amounts payable hereunder may be subject to Section 409A, the Company may, to the extent permitted under Section 409A cooperate in good faith to adopt such amendments to this Agreement or adopt other appropriate policies and procedures, including amendments and policies with retroactive effect, that the Company determines are necessary or appropriate to avoid the imposition of taxes under Section 409A; provided however, that this paragraph shall not create an obligation on the part of the Company to adopt any such amendment, policy or procedure or take any such other action, nor shall the Company have any liability for failing to do so. To the extent that any reimbursements payable pursuant to this Agreement are subject to the provisions of Section 409A, such reimbursements shall be paid to Executive no later than December 31 of the year following the year in which the expense was incurred, the amount of expenses reimbursed in one year shall not affect the amount eligible for reimbursement in any subsequent year, and Executive's right to reimbursement under this Agreement shall not be subject to liquidation or exchange for another benefit. For purposes of Section 409A (including, without limitation, for purposes of Treasury Regulation Section 1.409A-2(b)(2)(iii)), Executive's right to receive any installment payments under this Agreement shall be treated as a right to receive a series of separate payments and, accordingly, each such installment payment shall at all times be considered a separate and distinct payment. To the extent required to avoid accelerated taxation and/or tax penalties under Section 409A, amounts that would otherwise be payable and benefits that would otherwise be provided pursuant to this Agreement during the six-month period immediately following the Separation Date shall instead be paid in a lump sum on the first day of the seventh month following the Separation Date (or upon Executive's death, if earlier). 8|US-DOCS\150628464.3|| Exhibit 10.1 23.WAIVER OF JURY TRIAL. NO PARTY TO THIS AGREEMENT OR ANY ASSIGNEE, SUCCESSOR, HEIR, OR PERSONAL REPRESENTATIVE OF A PARTY SHALL SEEK A JURY TRIAL IN ANY LAWSUIT, PROCEEDING, COUNTERCLAIM, OR ANY OTHER LITIGATION PROCEDURE ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR THE DEALINGS OR RELATIONSHIP BETWEEN THE PARTIES. NO PARTY SHALL SEEK TO CONSOLIDATE ANY SUCH ACTION, IN WHICH A JURY TRIAL HAS BEEN WAIVED, WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CANNOT OR HAS NOT BEEN WAIVED. THE PROVISIONS OF THIS SECTION HAVE BEEN FULLY DISCUSSED BY THE PARTIES HERETO, AND THESE PROVISIONS SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER PARTY HAS IN ANY WAY AGREED WITH OR REPRESENTED TO THE OTHER PARTY THAT THE PROVISIONS OF THIS SECTION WILL NOT BE FULLY ENFORCED IN ALL SITUATIONS. 24.ACKNOWLEDGEMENT OF FULL UNDERSTANDING. YOU ACKNOWLEDGE AND AGREE a.THAT YOU HAVE FULLY READ, UNDERSTAND, AND VOLUNTARILY ENTER INTO THIS AGREEMENT; b.THAT YOU HAVE HAD AN OPPORTUNITY TO ASK QUESTIONS AND CONSULT WITH AN ATTORNEY OF YOUR CHOICE BEFORE SIGNING THIS AGREEMENT; c.THAT YOUR SIGNATURE BELOW IS AN AGREEMENT TO RELEASE THE COMPANY AND OTHER RELEASEES FROM ANY AND ALL CLAIMS THAT CAN BE RELEASED AS A MATTER OF LAW; d.THAT BY SIGNING THIS AGREEMENT YOU ARE NOT WAIVING ANY RIGHTS OR CLAIMS THAT MAY ARISE AFTER YOU HAVE SIGNED THIS AGREEMENT; e.THAT THE SEVERANCE BENEFITS ARE SOMETHING OF VALUE THAT YOU ARE NOT OTHERWISE ENTITLED TO RECEIVE; AND f.THAT YOU HAVE RECEIVED THE DISCLOSURE INFORMATION CONTAINED IN EXHIBIT B TO THIS AGREEMENT. 9. [Signatures follow on next page] 9|US-DOCS\150628464.3|| Exhibit 10.1 IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed and delivered as of the date indicated next to their respective signatures below. A On Behalf of the Company: Patricia Morant; Chief Legal Officer A ACCEPTED AND AGREED: A Robert R. Krakowiak Date: A A A A IN WITNESS WHEREOF, the undersigned has reaffirmed and executed this Agreement this day of , 2024. A ACCEPTED AND AGREED: A Robert R. Krakowiak Date: A A A A A 10|US-DOCS\150628464.3|| Exhibit 10.1 EXHIBIT A MICHIGAN In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, any

and all Claims under the Michigan Elliott-Larsen Civil Rights Act (ELCRA), the Michigan Persons with Disabilities Civil Rights Act, the Payment of Wages and Fringe Benefits Act, the Paid Medical Leave Act, the Michigan Whistleblowers Protection Act (WPA), the Bullard-Plawecki Employee Right to Know Act, the Michigan Workforce Opportunity Wage Act, the Michigan Occupational Safety and Health Act (MIOSHA), the Michigan Social Security Number Privacy Act, and the Michigan Internet Privacy Protection Act, all including any amendments and their respective implementing regulations. NEW YORK In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, Claims under the New York Constitution, N.Y. Const. Art. 1, § 1, et seq.; the New York Criminal and Consumer Background Laws, N.Y. Correct. §§ 752, et seq., N.Y. Gen. Bus. Law §§ 380-B, et seq.; the New York Human Rights Law, N.Y. Exec. Law §§ 290, et seq.; the New York Labor Law, N.Y. Labor §§ 10, et seq.; the New York Marriage Equality Act, N.Y. Dom. Rel. Law §§ 10-a, et seq.; the New York Persons with Genetic Disorders Law, N.Y. Civ. Rts. §§ 48, et seq.; the New York Whistleblower Law, N.Y. Exec. Law §§ 740, et seq.; the New York City Human Rights Act; the New York City Administrative Code; the New York City Human Rights Law; all regulations of the New York State Division of Human Rights; the New York Public Health Law §§ 3369; the New York State WARN Act; the New York Paid Family Leave law; regulations and wage orders of New York State Department of Labor; and regulations of New York State Division of Human Rights. Additionally, you agree that you do not possess any Claim or allegation, either asserted or otherwise, that may be subject to or covered under the New York General Obligations Section 5-336 or the New York Civil Practice Law and Rules Section 5003-b. Paragraph 5(b) is supplemented to include the New York State Division of Human Rights and the New York City Commission on Human Rights as one of the government agencies. TEXAS In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, any and all Claims arising under the Texas Labor Code, including the Texas Payday Act, the Texas Anti-Retaliation Act, Chapter 21 of the Texas Labor Code, the Texas Whistleblower Act, all including any amendments and their respective implementing regulations; A 11[US-DOCS\150628464.3] Exhibit 10.1 Exhibit B Do not sign your Agreement until you have read and reviewed this Notice. The Older Workers Benefit Protection Act requires the Company to provide the following information to you: Decisional Unit(s): The class, unit, or group of employees from which the Company chose the employees who were and were not selected for the employment termination program (â€œProgramâ€) includes all United States employees in the following Decisional Units: E-Commerce, Corporate, and Technology Divisions. Selection Criteria: All persons in the Decisional Unit selected for termination are eligible for the program. Employees were selected for termination from each Decisional Unit as set out below: â€E-Commerce Division â€ because the E-Commerce Division is closing, employees in the E-Commerce Division were selected for termination based on their position and skillset; A â€Corporate Division â€ Employees were selected for termination based upon one or more of the following: ongoing business needs, role redundancy, skillset and/or job criticality related to ongoing corporate management and public company/reporting obligations; A â€Data, Tech & Analytics Division â€ Employees were selected for termination based upon skillset related to continuing and evolving business needs; Eligibility Criteria: To be eligible for the Severance Benefits as provided an employeeâ€s Agreement, an employee must: â€Be selected from the Decisional Unit for involuntary termination as part of the program; and â€Properly sign and comply with the terms in the Agreement provided to the selected employee; and â€Return the properly signed Agreement to the Company within the time period specified in the employeeâ€s Agreement; and â€Not revoke the Agreement, if allowed to do so under the terms of the employeeâ€s Agreement. â€If the employee is age forty (40) or older at the time of termination, the employee has at least forty-five (45) days to review and properly execute the Agreement. â€If the employee is age forty (40) or older at the time of the termination, per the Agreement, once the Agreement is signed by the employee, the employee will have seven (7) days to revoke the Agreement, if the employee chooses to do so. However, if the employee revokes the Agreement, the employee will not be eligible for the Severance Benefits described in the Agreement. 12[US-DOCS\150628464.3] Exhibit 10.1 â€Employees selected for termination based upon the above, but subsequently terminated from employment, either voluntarily or involuntarily, before their employment is scheduled to end for any reason other than this Program are no longer eligible for the offer of Severance Benefits under the Program. The following is a listing of the ages and job titles of all employees in each Decisional Unit who were and were not selected for termination. Employees are anticipated to be separated from employment between February 6, 2024 and September 29, 2024. All information is as of May 7, 2024. A Job Titles and Ages of Employees Selected and Not Selected for Termination A Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate Accountant 49 X A Corporate Accounts Payable Specialist 36 X A Corporate Accounts Payable Specialist 38 X A Corporate Accounts Payable Specialist 43 X A Corporate Accounts Payable Specialist 44 X A Corporate Accounts Receivable Specialist 53 X A Corporate Assoc. Manager, Accounting Operations 32 X A Corporate Assoc. Manager, L&D Content 27 X A Corporate Associate Accounts Payable Specialist 35 X A Corporate Attorney 34 X A Corporate Chief Compliance Officer 48 X A Corporate Chief Executive Officer 55 X A Corporate Chief Financial Officer 53 X A Corporate Chief Legal Officer 64 X A Corporate Chief People & Culture Officer 56 X A Corporate Counsel, Commercial Transactions 42 X A Corporate Director, Accounting 33 X A Corporate Director, Accounting 36 X A Corporate Director, Accounting 40 X A Corporate Director, Communications 53 X A Corporate Director, FP&A 43 X A Corporate Director, HR Business Partner 51 X A Corporate Director, HR Business Partner 54 X A Corporate Director, HR/Talent Excellence 49 X A Corporate Director, Learning & Development 66 X A Corporate Director, Procurement 63 X A Corporate Director, Senior Counsel 34 X A Corporate Director, Talent Acquisition 40 X A Corporate HR Generalist 42 X A Corporate HR Manager 46 X A Corporate HR Specialist 26 X A 13[US-DOCS\150628464.3] Exhibit 10.1 Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate HR Specialist 34 X A Corporate Lead AP Specialist 30 X A Corporate Lead AP Specialist 34 X A Corporate Learning & Development Partner 30 X A Corporate Litigation Paralegal 38 X A Corporate Manager, Accounting 28 X A Corporate Manager, Accounting 34 X A Corporate Manager, Accounting 38 X A Corporate Manager, Accounting 38 X A Corporate Manager, Accounting 51 X A Corporate Manager, Accounts Payable 32 X A Corporate Manager, Financial Reporting 28 X A X Corporate Manager, HR Information Systems 72 X A Corporate Manager, HR Services 27 X A Corporate Manager, Payroll Operations 44 X A Corporate Marketing Analyst 28 X A Corporate Marketing Manager 29 X A Corporate Paralegal 44 X A Corporate Paralegal, Corporate 60 X A Corporate Payroll Specialist 45 X A Corporate Risk Manager 43 X A Corporate Senior Accountant 26 X A Corporate Senior Accountant 31 X A Corporate Senior Accountant 31 X A Corporate Senior Accountant 32 X A Corporate Senior Accountant 37 X A Corporate Senior Accountant 45 X A Corporate Senior Accountant 52 X A Corporate Senior Accountant 54 X A Corporate Senior Accounts Payable Specialist 48 X A Corporate Senior Accounts Receivable Specialist 31 X A Corporate Senior Accounts Receivable Specialist 43 X A Corporate Senior Accounts Receivable Specialist 46 X A Corporate Senior Accounts Receivable Specialist 46 X A Corporate Senior Compensation Analyst 43 X A Corporate Senior Email Marketing Associate 25 X A Corporate Senior Employment Counsel 41 X A Corporate Senior Executive Assistant to C-Suite 48 X A Corporate Senior Floorplan Accountant 30 X A Corporate Senior FP&A Analyst 29 X A Corporate Senior Legal Compliance Specialist 50 X A 14[US-DOCS\150628464.3] Exhibit 10.1 Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate Senior Manager, Performance Marketing 40 X A Corporate Senior Marketing Analyst 30 X A Corporate Senior Marketing Manager 32 X A Corporate Senior Payroll Analyst 48 X A Corporate Senior Recruiter 31 X A Corporate Senior Technical Recruiter 31 X A Corporate Senior/Lead Benefits Administrator 63 X A Corporate Sr. Director, Accounting 34 X A Corporate Sr. Director, Accounting 38 X A Corporate Sr. Director, Accounting 38 X A Corporate Sr. Director, HR Operations 45 X A Corporate Sr. Director, Marketing Analytics 48 X A Corporate Sr. Manager, Accounting 33 X A Corporate Sr. Manager, Accounting 34 X A Corporate Sr. Mgr., Accounting 36 X A Corporate Supervisor, Accounting 32 X A Corporate Supervisor, Accounting 44 X A Corporate Supervisor, Accounting 46 X A Corporate Supervisor, Accounting 53 X A Corporate SVP & Principal Accounting Officer 51 X A Corporate Treasury Manager 51 X A Corporate Vice President of Legal Affairs, Commercial 41 X A Corporate Vice President of Legal Affairs, Corporate and Assistant Secretary 47 X A Corporate VP of FP&A, Treasury and Investor Relations 48 X A Corporate VP, FP&A 36 X A Corporate VP, Learning & Development 64 X A Corporate VP, Marketing 37 X A Corporate VP, Real Estate & Facilities 62 X A 15[US-DOCS\150628464.3] EX-10.2 3 vrm-ex10.2.htm EX-10.2 EX-10.2 Exhibit 10.2 A A May 7, 2024 A By Email and/or DocuSign to denisestott@gmail.com C. Denise Stott 67 Adams Street Garden City, NY 11530 A Dear Denise: A I write about your separation from Vroom, Inc. (â€œCompanyâ€). This agreement, including Exhibit A and Exhibit B (collectively referred to as the â€œAgreementâ€) refers to the Company and C. Denise Stott (â€œyouâ€ and/or â€œExecutiveâ€) collectively as the â€œPartiesâ€ or individually referred to as â€œPartyâ€, and to the Amended and Restated Vroom, Inc. Executive Severance Plan, as Amended and Restated on March 8, 2024, as the â€œSeverance Plan.â€ Executive and the Company have mutually agreed to Executiveâ€s separation from service as an officer and employee of the Company and its Affiliates (as defined below) on the terms set forth below: A 1.Separation. Your employment with the Company is terminated effective as of July 16, 2024 (the â€œSeparation Dateâ€). During the period from May 17, 2024 (the â€œTransition Dateâ€) through the Separation Date, you agree to assist in a smooth transition of your duties as may be reasonably requested by the Company, but will no longer hold the position of Chief People and Culture Officer and will be relieved of all of your authority and responsibilities in that position and all of your regular duties. You agree that as of the Transition Date you hereby resign as an officer of the Company and as a director or officer of each of its subsidiaries, as applicable. You will be paid any wages earned at your current rate of pay through your Separation Date and the previously approved bonus in the amount of \$25,000. Wages will include, if required under applicable law, any accrued, but unused paid time off and/or holiday pay. A 2.Whether or not you sign this Agreement, the following benefits will be paid or provided to you: A a.Notice Pay. You will receive pay in lieu of any applicable company notice requirement (â€œNotice Payâ€) for the 8.6 week period between the Transition Date and Separation Date, and subject to applicable tax withholding, in the form of salary continuation. Notice Pay will be paid to you in biweekly installments in the same manner as your regular payroll and will begin no later than the next practical payroll date after the Transition Date. To the extent any statutory or other pay or notice is legally required, the parties agree that Notice Pay will satisfy any such requirement under the Federal Worker Adjustment and Retraining Notification Act (â€œWARNâ€), or any other applicable law. A b.Benefits. Any medical, dental, and vision benefits that you elected will continue through the end of the month in which your Separation Date occurs. All life and disability coverage ends on the Separation Date. You will also receive in a separate document information about your ability to convert such coverage to individual policies. A 1[US-DOCS\150628464.3] Exhibit 10.2 c.Expenses. You will be reimbursed by the Company for any reasonable and customary business expenses incurred by you through the Separation Date as approved and outlined in Vroomâ€s business expense policy. You agree to submit all expenses you claim are due immediately. Vroom cannot reimburse you for expenses that you do not submit for approval with appropriate documentation. A 2.Consulting. A a.Consulting Period. Your consulting period (the â€œConsulting Periodâ€) shall commence on the Separation Date and end on the earliest of (i) the one-year anniversary of the Transition Date, (ii) the date you notify the Company in writing that the Consulting Period shall terminate for any reason, or (iii) the date you cease to provide, or remain available to provide, the Transition Consulting Services (as defined below), or (iv) the date the Company terminates your services for Cause (as defined in the Severance Plan). During the Consulting Period, you shall serve as an advisor to the Company and remain available to provide periodic consulting services to the Company as a consultant on as-needed basis in your area of expertise, work experience and responsibility (the â€œTransition Consulting Servicesâ€). During the Consulting Period and thereafter as applicable, you reaffirm your commitment to remain in compliance with (i) the Employee Inventions and Proprietary Information Agreement between you and the Company (the â€œPIA Surviving Provisionsâ€), it being understood that the term â€œemploymentâ€ as used in therein shall include the Transition Consulting Services during the Consulting Period, and (ii) the covenants and agreements set forth in Section 9 of the Severance Plan â€œConfidential Information, Non-Competition and Non-Solicitationâ€. You shall be permitted to perform services for other entities during the Consulting Period; provided, that such services are not in violation of the PIA Surviving Provisions or Section 9 of the Severance Plan and do not otherwise present an actual or potential conflict of interest with your duties under this Agreement. b.Equity Awards. During the Consulting Period, you will continue to vest in your previously granted outstanding stock options (â€œOutstanding Stock Optionsâ€) and restricted stock unit awards (â€œOutstanding RSUsâ€) granted under the Vroom, Inc. 2020 Incentive Award Plan in accordance with their terms; provided, that if your services are terminated by the Company or its subsidiaries without Cause (as defined in the Severance Plan) any such Outstanding RSUs will accelerate and vest in full. The post-termination exercise period of any vested Outstanding Stock Options held by you upon your cessation of services to the Company (other than on a termination of your services for Cause) shall be extended through the original expiration date of such options. Except as provided for in this Paragraph 2(b), upon any cessation of services, all equity awards that are then held by you and remain unvested shall be forfeited for no consideration. c.Independent Contractor Status. You and the Company acknowledge and agree that, during the Consulting Period, you shall be an independent contractor. During the Consulting Period and thereafter, you shall not be an agent or employee of the Company and shall not be authorized to act on behalf of the Company. Personal income and self-employment taxes shall be your sole responsibility. You agree to indemnify and hold the Company and the other entities released herein harmless for any tax claims or penalties resulting from any failure by you to make required personal income and self-employment tax payments. A 2[US-DOCS\150628464.3] Exhibit 10.2 3.Severance Benefits. Provided that you (i) sign and return this Agreement no later than forty-five (45) days from the receipt of this Agreement and do not revoke this Agreement pursuant to the revocation procedures set forth below, (ii) sign and reaffirm this Agreement (including, for the avoidance of doubt, the release of claims set forth in paragraph 6 below) in the second signature block below (the â€œReaffirmationâ€) after your Separation Date, but no later than forty-five (45) days from the Separation Date and do not revoke said Reaffirmation pursuant to the revocation procedures set forth below, (iii) comply with this Agreement, (iv) comply with the PIA Surviving Provisions and (v) comply with the covenants and agreements set forth in Section 9 of the Severance Plan â€œConfidential Information, Non-Competition and Non-Solicitationâ€, the Company shall provide you with the compensation and benefits set forth below in this Paragraph (the â€œSeverance Benefitsâ€). The Severance Benefits consist of: A a.Severance Pay. You will receive Severance Pay in the amount of \$ 313,197, (representing the Severance Amount, as defined in the Severance Plan, less the Notice Pay) and subject to applicable tax withholding, which will be paid to you in substantially equal installments in accordance with the Companyâ€s regular payroll practices beginning no later than the earliest practical payroll date after the effective date of the Reaffirmation and ending at the end of the Severance Period (as defined in the Severance Plan). A b.COBRA. For a period of 10 month(s) the Company shall directly pay or, at its election, reimburse you for COBRA premiums for you and your covered dependents (at the same benefit levels as would have applied if your employment had not been terminated, based on your elections in effect on the Separation Date) if you are eligible for and properly elect healthcare continuation coverage under the Companyâ€s group health insurance plans pursuant to COBRA. You further agree to provide timely notice if you become eligible for medical benefits with a new employer, at which time the Companyâ€s obligation to pay or reimburse you for COBRA premiums shall cease. A c.Outplacement. The Company shall make available to you professional outplacement services delivered by Right Management Associates (â€œRightâ€) for a period of twelve (12) months provided that your initial meeting with Right occurs no later than thirty (30) days after the Effective Date of the Release. A 4.You understand and agree that except for the compensation specifically described in this Agreement, you shall receive no other payments or benefits from the Company and that the payments and benefits provided herein satisfy in full all obligations of the Company to you arising out of or in connection with your employment with the Company and separation thereof, including, without limitation, all salary, wages, commissions, bonuses, and other compensation. You represent and confirm that you have received all salary, wages, commissions, bonuses, and other compensation due to you through the date your sign or reaffirm this Agreement, as applicable. A 5.Executive Release of Claims. A a.In consideration for the Severance Benefits, you, on your own behalf and on behalf of your heirs, assigns, and representatives (collectively, â€œReleasorâ€), hereby release and forever discharge the Company and each of its parents, subsidiaries, and affiliates, including, without limitation, Vroom Automotive, LLC d/b/a Texas Direct Auto d/b/a 3[US-DOCS\150628464.3] Exhibit 10.2 Vroom, Nations Drive, LLC, Vroom Logistics, LLC, Vroom Indianapolis LLC d/b/a Vroom, CarStory, LLC, Vast.com Inc. d/b/a CarStory, Vast.com D.O.O., Vroom Finance Holdings, LLC, Vroom Finance Corporation, Vroom Automotive Finance Corp., Darkwater Funding, LLC, United Auto Credit Corporation, Auto America Technologies LTD, AAGP, LLC d/b/a Vroom, and Vroom Transportation Services, LLC (collectively, â€œAffiliatesâ€), and its/their respective predecessors, successors, officers, directors, managers, members, partners, equity holders, agents, representatives, vendors, employees, consultants, attorneys, and advisors (collectively, â€œReleaseesâ€), from any and all claims, counterclaims, demands, debts, actions, causes of action, suits, expenses, costs, attorneysâ€ fees, damages, indemnities, obligations, and/or liabilities of any nature (â€œClaimsâ€), whether known or unknown, that Releasor had, has, or later may have against the Releasees, for any matter, cause, or thing from the beginning of the world to the date your execution of this Agreement or the Reaffirmation, as applicable, including, but not limited to, the following, each as amended if applicable: A i.all such Claims directly or indirectly arising out of or in any way relating to your employment with the Company, wages or compensation (including bonuses or equity awards) or the termination of that employment; A ii.any Claims arising under any federal, state, or local law, statute, regulation, or ordinance, including, without limitation, Title VII of the Civil Rights Act of 1964, the Civil Rights Act of 1991, the Age Discrimination in Employment Act, sections 1981 through 1988 of Title 42 of the United States Code, the Equal Pay Act, the Employee Retirement

Income Security Act (   ERISA  ), the Family and Medical Leave Act, the Immigration Reform and Control Act, the Americans with Disabilities Act, the Workers Adjustment and Retraining Notification Act, the Sarbanes-Oxley Act, the Occupational Safety and Health Act, the Consolidated Omnibus Budget Reconciliation Act, the Genetic Information Nondiscrimination Act, the Immigration Reform and Control Act, the Fair Credit Reporting Act, and the National Labor Relations Act;   iii. state and/or local Claims, and other state/local modifications, if any, are contained in Exhibit A. You are instructed to carefully review Exhibit A for the state(s) where you worked while employed with the Company in order to review these state-specific claims as well as other state-specific modifications to this Agreement. However, the omission of any specific statute or law shall not limit the scope of this general release in any manner; and   iv. any Claims arising under any public policy or for breach of contract, express or implied, including any Claim for breach of any implied covenant of good faith and fair dealing, wrongful discharge, constructive discharge, discrimination, harassment, retaliation, failure to accommodate, fraud, defamation, intentional tort, interference with contractual relations or prospective business advantage, invasion of privacy, emotional distress, or negligence.   b. However, nothing in this Agreement releases any claims that Releasor has or may have against the Releasees regarding (i) obligations under this Agreement, including payment of the Severance Benefits as specified in this Agreement; (ii) any claims that may arise 4[US-DOCS\150628464.3]]   Exhibit 10.2 after your execution of this Agreement or the Reaffirmation, as applicable; (iii) continued healthcare coverage under an employee health plan required pursuant to COBRA or similar state law; (iv) your right to file an administrative charge or complaint with the Equal Employment Opportunity Commission (   EEOC  ), the Securities and Exchange Commission (   SEC  ), the National Labor Relations Board, or any other federal, state, or local administrative agency, although to the fullest extent permitted by law, you waive any right to monetary damages or other equitable relief related to such a charge or complaint; (v) enforcing your rights to your nonforfeitable accrued benefits (within the meaning of Sections 203 and 204 of ERISA) under the Company    s 401(k) plan, which shall continue to be governed by the terms of the 401(k) plan and applicable laws; (vi) any claim that, as a matter of law, cannot be released by private agreement; or (vii) any claims for indemnification and/or advancement of expenses arising under any indemnification agreement between Executive and the Company or under the bylaws, certificate of incorporation or other similar governing document of the Company.   c. Nothing in this Agreement shall prevent you from (i) communicating directly with, cooperating with, or providing information to, or receiving financial awards from, any federal, state or local government agency, including without limitation the SEC, the U.S. Commodity Futures Trading Commission, the U.S. Department of Justice, the EEOC, or the U.S. National Labor Relations Board, without notifying or seeking permission from the Company, (ii) exercising any rights you may have under Section 7 of the U.S. National Labor Relations Act, or (iii) discussing or disclosing information about unlawful acts in the workplace, such as harassment or discrimination or any other conduct that you have reason to believe is unlawful.   6. Executive Representation and Covenants. a. With the exception of any reports or complaints made to the SEC, you represent that, as of the date of this Agreement or the Reaffirmation, as applicable, you have not filed any lawsuits, complaints, petitions, claims, or other accusatory pleadings against any of the Releasees in any court or with any governmental agency. b. You undertake and agree that, during the Restricted Period, as defined in the Severance Plan, you will be subject to and comply with the covenants and agreements set forth in Section 9 of the Severance Plan    Confidential Information, Non-Competition and Non-Solicitation  , which shall be deemed incorporated into this Agreement by reference.   7. Release Notification and Acknowledgement. You acknowledge that as part of this Agreement you are releasing and waiving all charges, claims and complaints under the Age Discrimination in Employment Act (   ADEA  ) and the Older Workers     Protection Benefit Act of 1990, and you are agreeing not to sue the Releasees in connection with any of your rights under the ADEA. In order for you to waive your ADEA rights through this Agreement, pursuant to the requirements of 29 U.S.C.   626, you acknowledge and agree that: a. you knowingly and voluntarily execute this Agreement and release, waive and agree not to sue the Releasees; and   b. the release, waiver and agreement not to sue includes settlement of any allegation of age discrimination arising under the ADEA; and   5[US-DOCS\150628464.3]]   Exhibit 10.2 c. the release, waiver and agreement not to sue includes all claims under the ADEA arising up to and including the date of execution of this release, but not claims occurring thereafter; and   d. you have been advised to consult with an attorney concerning your rights and obligations under the release, waiver and agreement not to sue and before signing this Agreement; and   e. this Agreement is written in a manner that you can understand, and you have fully considered the terms and conditions of this Agreement; and   f. you are not releasing or waiving any rights that you are prohibited by law, rule or regulation from releasing or waiving; and   g. you have been given a reasonable period of time of forty-five (45) days from receipt of this Agreement, to consider this Agreement before executing it.   9. Your Right to Revoke; Effective Date. You have seven (7) days to revoke this Agreement. This Agreement is effective on the eighth (8th) day after the date of your signature below (   Effective Date  ) if you have not exercised your right to revoke this Agreement before such time. You may at any time before the Effective Date revoke this Agreement by delivering written notice of your revocation to the Company in accordance with Paragraph 14 below. If you revoke this Agreement, you will be considered not to have accepted the Agreement    s terms, the Agreement will be void, and you will not receive the Severance Benefits. If you reaffirm and sign this Agreement, but revoke the same within seven (7) days, such revocation shall not impact the effectiveness of the Agreement when it was signed the first time.   10. Comments to Others. You agree that you shall not ever make, publish, or communicate to any person or entity, privately or in any public forum, any defamatory or maliciously false comments or statements concerning the Releasees. However, nothing in this Agreement prevents either Party from (i) enforcing its rights under this Agreement; (ii) making privileged statements to the Party    s attorney(s); (iii) exercising protected rights, including under the National Labor Relations Act, or the federal securities laws, including the Dodd-Frank Act, to the extent these rights cannot be waived by agreement; or (iv) complying with any applicable law or regulation, or a valid order of a court of competent jurisdiction or a government agency, as long as such compliance does not exceed what is required by law.   10. No Admission. This Agreement does not constitute an admission of liability or wrongdoing of any kind by you or by any of the Releasees.   11. Cooperation. You agree to cooperate with the Company and its Affiliates and its or their respective counsel in connection with any claim, dispute, investigation, administrative proceeding, arbitration or litigation relating to any matter in which you were involved, to which your service to the Company or its Affiliates may be relevant or of which you have knowledge that may be relevant. You acknowledges that the foregoing could involve, but is not limited to, assisting with the response to, or defense of, any such proceeding or litigation, meeting and consulting with the Company and its Affiliates and its or their respective counsel, preparing witness statements, sitting for depositions and giving evidence in person or otherwise on behalf 6[US-DOCS\150628464.3]]   Exhibit 10.2 of the Company, and otherwise providing information in relation to any such proceeding or litigation. This provision is not intended to affect the substance of any information or testimony that you are asked to provide. Rather, you agree, without limitation, to provide truthful information and testimony and to otherwise assist the Company or its Affiliates in light of and in full compliance with all applicable laws. In making any request for your cooperation, the Company will seek to reasonably accommodate other personal or professional commitments that the you may have.   12. Return of Confidential Information and Company Property. You undertake and agree that no later than the Transition Date you shall return all information and documents containing Confidential Information (defined below) and all other Company property, you undertake and agree that no later than the Transition Date you shall return all information and documents in your personal possession or control, including on any personal computer, smartphone, iPad, or other device, or any cloud-based storage service. However, this representation does not apply to any documents and information that you received only in your capacity as a holder of equity in the Company or that you were instructed by counsel for the Company to preserve. You will be allowed to keep the Company-issued laptop in your possession.    Confidential Information   means all information relating to Company or Affiliates not generally known by the public or others who they compete or do business with, or plan to compete or do business with. Confidential Information includes, but is not limited to, the Company    s and any of its Affiliates     business, technology, practices, products, marketing, sales, services, finances, strategic opportunities, internal strategies, legal affairs (including pending litigation), the terms of business relationships, intellectual property, and patent applications. Confidential Information also includes, but is not limited to, similar information the Company or Affiliates may have belonging to customers, suppliers, consultants, and others who do business with them.   13. Notices. Any notices, demands, and other communications under this Agreement must be sent to the address(es) listed in this Paragraph, and will be considered delivered upon receipt by personal delivery, one business day after being given to a nationally recognized overnight courier, or two days after being mailed by certified or registered mail with postage prepaid.     If to the Company, to: Vroom Automotive, LLC AND legal@vroom.com 3600 W Sam Houston Pkwy. S. Houston, TX 77042 Attn: Chief Legal Officer if to you, to: your address shown at the top of this Agreement, or any other address the Company or you designate by written notice to the other.   14. Intended Third-Party Beneficiaries. The Releasees are intended third-party beneficiaries of this Agreement.   15. Successors and Assigns. This Agreement shall be binding upon and inure to the benefit of the Parties and their respective successors, assigns, heirs, and representatives; provided, however, 7[US-DOCS\150628464.3]]   Exhibit 10.2 that you may not assign, transfer, or delegate your rights or obligations under this Agreement and any attempt to do so shall be invalid.   16. Counterparts. This Agreement may be signed and delivered (including by fax or electronically) in one or more parts. Each of these parts shall constitute an original document, but all of them together shall be considered the same Agreement.   17. Severability. The Parties want this Agreement enforced to the fullest extent allowed by law. If a court with jurisdiction judges any provision of this Agreement invalid, prohibited, or unenforceable for any reason, that provision shall be revised so that it is not invalid, prohibited, or unenforceable. If revision is not possible, such provision shall be considered ineffective, without invalidating the rest of this Agreement or making the Agreement unenforceable.   18. Governing Law. This Agreement shall be governed by and interpreted under the laws of the State of New York, without regard to principles of conflicts of laws.   19. Jurisdiction and Venue. Any claims or actions concerning this Agreement shall be subject to the terms of the Severance Plan (as modified by this Agreement); provided, however, in no event shall the Company be responsible for Executive    s legal fees with respect to an action or proceeding concerning Executive    s alleged breach or anticipated breach of a restrictive covenant. With respect to any action or proceeding arising out of or relating to this Agreement that is not covered by the arbitration requirements in Section 11.4 of the Severance Plan, or for recognition or enforcement of any judgment, the Company and the Executive hereby irrevocably and unconditionally submit, for themselves and their property, to the jurisdiction of any state or federal court located in New York County, New York. The Company and Executive irrevocably waive, to the fullest extent permitted by law, the defense of an inconvenient forum to the maintenance of such action or proceeding in any such court.   20. Merger Clause; Amendment; Headings. This Agreement (including Exhibit A and Exhibit B hereto), together with the Severance Plan and the PIA Surviving Provisions, is the entire, final agreement of the Parties relating to the Agreement    s subject. The Agreement overrides and replaces any other oral and written statements. If this Agreement conflicts with the Severance Plan or the PIA Surviving Provisions, this Agreement shall control. In entering into this Agreement, you have not relied on any representations other than those set forth in this Agreement. This Agreement may only be changed, terminated, or waived by a writing signed by the Chief Executive Officer of the Company and you. The captions and headings in this Agreement are for convenience only, and do not control the scope or content of any provision of this Agreement.   21. Neutral Interpretation. This Agreement shall be interpreted in a neutral manner, and not more strongly for or against either Party based on the Party that drafted this Agreement.   22. Section 409A of the Code. This Agreement is intended, to the greatest extent permitted under law, to comply with the short-term deferral exemption and the separation pay exemption provided in Section 409A of the Internal Revenue Code of 1986, as amended, and the regulations and other interpretative guidance issued thereunder (   Section 409A  ) such that no benefits or payments under this Agreement are subject to Section 409A. Notwithstanding anything herein to the contrary, the timing of any payments under this Agreement shall be made consistent with 8[US-DOCS\150628464.3]]   Exhibit 10.2 such exemption. To the extent applicable, this Agreement shall be interpreted in accordance with Section 409A, including without limitation any such regulations or other guidance that may be issued after the Separation Date. Notwithstanding any provision of this Agreement to the contrary, in the event that the Company determines that any amounts payable hereunder may be subject to Section 409A, the Company may, to the extent permitted under Section 409A cooperate in good faith to adopt such amendments to this Agreement or adopt other appropriate policies and procedures, including amendments and policies with retroactive effect, that the Company determines are necessary or appropriate to avoid the imposition of taxes under Section 409A; provided however, that this paragraph shall not create an obligation on the part of the Company to adopt any such amendment, policy or procedure or take any such other action, nor shall the Company have any liability for failing to do so. To the extent that any reimbursements payable pursuant to this Agreement are subject to the provisions of Section 409A, such reimbursements shall be paid to Executive no later than December 31 of the year following the year in which the expense was incurred, the amount of expenses reimbursed in one year shall not affect the amount eligible for reimbursement in any subsequent year, and Executive    s right to reimbursement under this Agreement shall not be subject to liquidation or exchange for another benefit. For purposes of Section 409A (including, without limitation, for purposes of Treasury Regulation Section 1.409A-2(b)(2)(iii)), Executive    s right to receive any installment payments under this Agreement shall be treated as a right to receive a series of separate payments and, accordingly, each such installment payment shall at all times be considered a separate and distinct payment. To the extent required to avoid accelerated taxation and/or tax penalties under Section 409A, amounts that would otherwise be payable and benefits that would otherwise be provided pursuant to this Agreement during the six-month period immediately following the Separation Date shall instead be paid in a lump sum on the first day of the seventh month following the Separation Date (or upon Executive    s death, if earlier).   23. WAIVER OF JURY TRIAL. NO PARTY TO THIS AGREEMENT OR ANY ASSIGNEE, SUCCESSOR, HEIR, OR PERSONAL REPRESENTATIVE OF A PARTY SHALL SEEK A JURY TRIAL IN ANY LAWSUIT, PROCEEDING, COUNTERCLAIM, OR ANY OTHER LITIGATION PROCEDURE ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR THE DEALINGS OR RELATIONSHIP BETWEEN THE PARTIES. NO PARTY SHALL SEEK TO CONSOLIDATE ANY SUCH ACTION, IN WHICH A JURY TRIAL HAS BEEN WAIVED, WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CANNOT OR HAS NOT BEEN WAIVED. THE PROVISIONS OF THIS SECTION HAVE BEEN FULLY DISCUSSED BY THE PARTIES HERETO, AND THESE PROVISIONS SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER PARTY HAS IN ANY WAY AGREED WITH OR REPRESENTED TO THE OTHER PARTY THAT THE PROVISIONS OF THIS SECTION WILL NOT BE FULLY ENFORCED IN ALL SITUATIONS.   24. ACKNOWLEDGEMENT OF FULL UNDERSTANDING. YOU ACKNOWLEDGE AND AGREE a. THAT YOU HAVE FULLY READ, UNDERSTAND, AND VOLUNTARILY ENTER INTO THIS AGREEMENT; b. THAT YOU HAVE HAD AN OPPORTUNITY TO ASK QUESTIONS AND CONSULT WITH AN ATTORNEY OF YOUR CHOICE BEFORE SIGNING THIS AGREEMENT; c. THAT YOUR SIGNATURE BELOW IS AN AGREEMENT TO RELEASE THE COMPANY AND OTHER RELEASEES FROM ANY AND ALL CLAIMS THAT CAN BE RELEASED AS A MATTER OF LAW; 9[US-DOCS\150628464.3]]   Exhibit 10.2 d. THAT BY SIGNING THIS AGREEMENT YOU ARE NOT WAIVING ANY RIGHTS OR CLAIMS THAT MAY ARISE AFTER YOU HAVE SIGNED THIS AGREEMENT; e. THAT THE SEVERANCE BENEFITS ARE SOMETHING OF VALUE THAT YOU ARE NOT OTHERWISE ENTITLED TO RECEIVE; AND f. THAT YOU HAVE RECEIVED THE DISCLOSURE INFORMATION CONTAINED IN EXHIBIT B TO THIS AGREEMENT.   [Signatures follow on next page]   10[US-DOCS\150628464.3]]   Exhibit 10.2 IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed and delivered as of the date indicated next to their respective signatures below.   A On Behalf of the Company     By: Patricia Moran  s: Chief Legal Officer   ACCEPTED AND AGREED:   A C. Denise Stott Date:   A   A   IN WITNESS WHEREOF, the undersigned has reaffirmed and executed this Agreement this ____ day of ____, 2024.   ACCEPTED AND AGREED:   C. Denise Stott Date:   A   A   A   11[US-DOCS\150628464.3]]   Exhibit 10.2 EXHIBIT A NEW YORK In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, Claims under the New York Constitution, N.Y. Const. Art. 1,   1, et seq.; the New York Criminal and Consumer Background Laws, N.Y. Correct.   752, et seq., N.Y. Gen. Bus. Law   380-B, et seq.; the New York Human Rights Law, N.Y. Exec. Law   290, et seq.; the New York Labor Law, N.Y. Labor   10, et seq.; the New York Marriage Equality Act, N.Y. Dom. Rel. Law   10-a, et seq.; the New York Persons with Genetic Disorders Law, N.Y. Civ. Rts.   48, et seq.; the New York Whistleblower Law, N.Y. Exec. Law   740, et seq.; the New York City Human Rights Act; the New York City Administrative Code; the New York City Human Rights Law; all regulations of the New York State Division of Human Rights; the New York Public Health Law   3369; the New York State WARN Act; the New York Paid Family Leave law; regulations and wage orders of New York State Department of Labor; and regulations of New York State Division of Human Rights. Additionally, you agree that you do not possess any Claim or allegation, either asserted or otherwise, that may be subject to or covered under the New York General Obligations Section 5-336 or the New York Civil Practice Law and Rules Section 5003-b. Paragraph 5(b) is supplemented to include the New York State Division of Human Rights and the New York City Commission on Human Rights as one of the government agencies. TEXAS In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, any and all Claims arising under the Texas Labor Code, including the Texas Payday Act, the Texas Anti-Retaliation Act, Chapter 21 of the Texas Labor Code, the Texas Whistleblower Act, all including any amendments and their respective implementing regulations;   A 12[US-DOCS\150628464.3]]   Exhibit 10.2 Exhibit B Do not sign your Agreement until you have read and reviewed this Notice. The Older Workers Benefit Protection Act requires the Company to provide the following information to you: Decisional Unit(s): The class, unit, or group of employees from which the Company chose the employees who were and were not selected for the employment termination program (   Program  ) includes all

United States employees in the following Decisional Units: E-Commerce, Corporate, and Technology Divisions. Selection Criteria: All persons in the Decisional Unit selected for termination are eligible for the program. Employees were selected for termination from each Decisional Unit as set out below: â–E-Commerce Division â– because the E-Commerce Division is closing, employees in the E-Commerce Division were selected for termination based on their position and skillset; â–Corporate Division â– Employees were selected for termination based upon one or more of the following: ongoing business needs, role redundancy, skillset and/or job criticality related to ongoing corporate management and public company/reporting obligations; â–Data, Tech & Analytics Division â– Employees were selected for termination based upon skillset related to continuing and evolving business needs; Eligibility Criteria: To be eligible for the Severance Benefits as provided an employeeâ–s Agreement, an employee must: â–Be selected from the Decisional Unit for involuntary termination as part of the program; and â–Properly sign and comply with the terms in the Agreement provided to the selected employee; and â–Return the properly signed Agreement to the Company within the time period specified in the employeeâ–s Agreement; and â–Not revoke the Agreement, if allowed to do so under the terms of the employeeâ–s Agreement. â–If the employee is age forty (40) or older at the time of termination, the employee has at least forty-five (45) days to review and properly execute the Agreement. â–If the employee is age forty (40) or older at the time of the termination, per the Agreement, once the Agreement is signed by the employee, the employee will have seven (7) days to revoke the Agreement, if the employee chooses to do so. However, if the employee revokes the Agreement, the employee will not be eligible for the Severance Benefits described in the Agreement. 13|US-DOCS\150628464.3|| Exhibit 10.2 â–Employees selected for termination based upon the above, but subsequently terminated from employment, either voluntarily or involuntarily, before their employment is scheduled to end for any reason other than this Program are no longer eligible for the offer of Severance Benefits under the Program. The following is a listing of the ages and job titles of all employees in each Decisional Unit who were and were not selected for termination. Employees are anticipated to be separated from employment between February 6, 2024 and September 29, 2024. All information is as of May 7, 2024. A Job Titles and Ages of Employees Selected and Not Selected for Termination A Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate Accountant 49 X A Corporate Accounts Payable Specialist 36 X A Corporate Accounts Payable Specialist 38 X A Corporate Accounts Payable Specialist 43 X A Corporate Accounts Payable Specialist 44 X A Corporate Accounts Receivable Specialist 53 X A Corporate Assoc. Manager, Accounting Operations 32 X A Corporate Assoc. Manager, L&D Content 27 X X Corporate Associate Accounts Payable Specialist 35 A X Corporate Attorney 34 X A Corporate Chief Compliance Officer 48 X A Corporate Chief Executive Officer 55 A X Corporate Chief Financial Officer 53 X A Corporate Chief Legal Officer 64 A X Corporate Chief People & Culture Officer 56 X A Corporate Counsel, Commercial Transactions 42 X A Corporate Director, Accounting 33 A X Corporate Director, Accounting 36 X A Corporate Director, Accounting 40 X A Corporate Director, Communications 53 X A Corporate Director, FP&A 43 X A Corporate Director, HR Business Partner 51 X A Corporate Director, HR Business Partner 54 X A Corporate Director, HR/Talent Excellence 49 X A Corporate Director, Learning & Development 66 X A Corporate Director, Procurement 63 X A Corporate Director, Senior Counsel 34 A X Corporate Director, Talent Acquisition 40 X A Corporate HR Generalist 42 X A Corporate HR Manager 46 X A Corporate HR Specialist 26 A X 14|US-DOCS\150628464.3|| Exhibit 10.2 Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate HR Specialist 34 X A Corporate Lead AP Specialist 30 X A Corporate Lead AP Specialist 34 X A Corporate Learning & Development Partner 30 X X Corporate Litigation Paralegal 38 A X Corporate Manager, Accounting 28 X A Corporate Manager, Accounting 34 X A Corporate Manager, Accounting 38 X A Corporate Manager, Accounting 38 X A Corporate Manager, Accounting 51 X A Corporate Manager, Accounts Payable 32 A X Corporate Manager, Financial Reporting 28 A X Corporate Manager, HR Information Systems 72 A X Corporate Manager, HR Services 27 A X Corporate Manager, Payroll Operations 44 A X Corporate Marketing Analyst 28 X A Corporate Marketing Manager 29 X A Corporate Paralegal 44 X A Corporate Paralegal, Corporate 60 A X Corporate Payroll Specialist 45 A X Corporate Risk Manager 43 X A Corporate Senior Accountant 26 X A Corporate Senior Accountant 31 X A Corporate Senior Accountant 31 A X Corporate Senior Accountant 32 A X Corporate Senior Accountant 37 X A Corporate Senior Accountant 45 X A Corporate Senior Accountant 52 X A Corporate Senior Accountant 54 X A Corporate Senior Accounts Payable Specialist 48 X A Corporate Senior Accounts Receivable Specialist 31 X A Corporate Senior Accounts Receivable Specialist 43 X A Corporate Senior Accounts Receivable Specialist 46 X A Corporate Senior Accounts Receivable Specialist 46 X A Corporate Senior Accounts Receivable Specialist 59 X A Corporate Senior Accounts Receivable Specialist 59 X A Corporate Senior Compensation Analyst 43 X A Corporate Senior Email Marketing Associate 25 X A Corporate Senior Employment Counsel 41 X A Corporate Senior Executive Assistant to C-Suite 48 A X Corporate Senior Floorplan Accountant 30 X A Corporate Senior FP&A Analyst 29 X A Corporate Senior Legal Compliance Specialist 50 X A 15|US-DOCS\150628464.3|| Exhibit 10.2 Decisional Unit Job/Position Title Age Selected for Termination Not Selected Termination Corporate Senior Manager, Performance Marketing 40 X A Corporate Senior Marketing Analyst 30 X A Corporate Senior Marketing Manager 32 X A Corporate Senior Payroll Analyst 48 A X Corporate Senior Recruiter 31 X A Corporate Senior Technical Recruiter 31 X A Corporate Senior/Lead Benefits Administrator 63 A X Corporate Sr. Director, Accounting 34 A X Corporate Sr. Director, Accounting 38 X A Corporate Sr. Director, Accounting 38 A X Corporate Sr. Director, HR Operations 45 A X Corporate Sr. Director, Marketing Analytics 48 X A Corporate Sr. Manager, Accounting 33 X A Corporate Sr. Manager, Accounting 34 X A Corporate Sr. Mgr., Accounting 36 X A Corporate Supervisor, Accounting 32 X A Corporate Supervisor, Accounting 44 X A Corporate Supervisor, Accounting 46 X A Corporate Supervisor, Accounting 53 X A Corporate SVP & Principal Accounting Officer 51 A X Corporate Treasury Manager 51 A X Corporate Vice President of Legal Affairs, Commercial 41 X A Corporate Vice President of Legal Affairs, Corporate and Assistant Secretary 47 A X Corporate VP of FP&A, Treasury and Investor Relations 48 A X Corporate VP, FP&A 36 A X Corporate VP, Learning & Development 64 X A Corporate VP, Marketing 37 X A Corporate VP, Real Estate & Facilities 62 X A 16|US-DOCS\150628464.3|| EX-10.3 4 vrm-ex10 3.htm EX-10.3 EX-10.3 A Exhibit 10.3 May 7, 2024 Agnieszka Zakowicz Delivered via email A Dear Agnieszka: A We are pleased to continue your employment with Vroom, Inc. (â€œVroomâ€) by entering into the terms of this employment letter (this â€œEmployment Letterâ€). This Employment Letter shall supersede the terms and conditions of that certain offer letter previously entered into between you and Vroom, dated as of January 29, 2019 (the â€œPrior Letterâ€). A Position: Chief Financial Officer and Treasurer, reporting directly to the Chief Executive Officer of Vroom. A Transition Date: Effective May 17, 2024, you will commence employment as Chief Financial Officer and Treasurer of Vroom pursuant to the terms of this Employment Letter and, in that capacity, you will continue to be the principal accounting officer of Vroom. A Location: You will primarily work remotely, subject to appropriate business travel. A Duties: You agree to devote your reasonable best efforts and all of your active business time and attention (except for permitted vacation periods) to the business and affairs of Vroom and any entities from time to time directly or indirectly owned or controlled by Vroom (each an â€œAffiliate,â€ or collectively, the â€œAffiliatesâ€). If so requested by Vroom, you shall serve as an officer, director or manager of Vroomâ–s Affiliates. During your employment, you will not engage in any material outside business activity without the prior written approval of the Chief Executive Officer (not to be unreasonably withheld). The foregoing restrictions shall not limit or prohibit you from engaging in passive investments or community, charitable and social activities, in each case, not interfering with your performance and obligations hereunder. A Compensation: Your gross annual base salary shall be \$375,000, payable bi-weekly on Fridays or otherwise in accordance with Vroomâ–s payroll practices as in effect from time to time. Your role is currently classified as exempt. Therefore, you are exempt from the overtime provisions of the Fair Labor Standards Act (FLSA). Your annual base salary will be reviewed by the Compensation Committee of the Board on an annual basis, beginning in 2025. A Annual Incentive: You shall be entitled to participate in Vroomâ–s annual incentive bonus plan. This plan is based upon Vroomâ–s achievement of its business plan, as well as your success against personal performance goals. â€œYour annual target bonus is 50% of your gross annual base salary actually paid with respect to the given year, prorated for partial years of service. â€œPayments in respect of annual bonuses are generally made on or before the end of the first quarter following the relevant performance year. Except as set forth in the Executive Severance Plan, no part of any bonus will be paid to you unless you are actively employed by Vroom on the date the bonus is to be paid. â€œThe details of the bonus plan will be governed and outlined in a plan document that will be provided to you. A Prior Payments and Equity: A â€œRSU Awards. Notwithstanding anything herein to the contrary, your RSU awards shall remain outstanding in accordance with their existing terms and conditions, including those terms set forth in the Vroom 2020 Incentive Award Plan (as in effect from time to time, the â€œPlanâ€), the associated award agreements and your letter agreement with the Company dated as of March 11, 2024. A A â€œOptions Awards. Your Incentive Stock Option awards shall remain outstanding in accordance with their existing terms and conditions, including those terms set forth in the Vroom 2020 Incentive Award Plan (as in effect from time to time, the â€œPlanâ€) and the associated award agreements. A Equity Awards: Subject to your continued employment with Vroom through the applicable grant date, commencing in 2024, you shall be entitled to participate in an annual grant process along with other senior executives of Vroom. Such grants are generally expected to be made in March of each year, subject to the approval of the Board or its Compensation Committee, provided that the Board or its Compensation Committee may modify Vroomâ–s annual grant process at any time and for any reason in their sole discretion. A Benefits: You shall continue to be entitled to participate in Vroomâ–s comprehensive benefits package and retirement plan. For details on eligibility and our full benefits offering, please review our benefits handouts which have been provided to you. You also shall continue to be the beneficiary of a company-paid officers and directors liability insurance policy and tail on terms consistent with those applicable to other senior executives of Vroom. A Business Expenses: Vroom shall pay or reimburse you for all reasonable business expenses incurred by you in performing services under this Employment Letter in accordance with policies then in effect. A Severance: You shall continue to be designated as a participant in the Executive Severance Plan. In the event of your termination of employment with Vroom, except as explicitly provided herein, your severance benefits (if any) shall be determined in accordance with the terms of the Executive Severance Plan (or any successor plan), as in effect on the date of your termination, including, without limitation Section 7 thereof. A Time Off: You will continue to be entitled to participate in Vroomâ–s comprehensive Paid Time Off Policy (â€œPTO Policyâ€), including holidays, twenty (20) days of PTO annually, and five (5) days of sick leave annually. Please review Vroomâ–s PTO Policy for complete details. A Non-Disparagement: You agree that you shall not, during or after your employment with Vroom, disparage Vroom or any of its Affiliates or any of their respective products, services, operations or practices, or any of their respective directors, officers, advisors, operating partners, employees, agents, representatives, or equity holders, either orally or in writing, at any time; provided that you may (i) confer in confidence with your legal representatives, (ii) make truthful statements as required by law, and (iii) rebut false or misleading statements about you. Vroom shall not, and shall cause its executive officers and directors not to, disparage you, during or after your employment with Vroom; provided, that Vroomâ–s executive officers and directors may (i) confer in confidence with their respective legal representatives, (ii) make truthful statements as required by law, and (iii) rebut false or misleading statements about Vroom or any of its Affiliates. A Acknowledgements; Representations: Notwithstanding anything herein to the contrary, you acknowledge and agree that your Proprietary Information and Inventions Assignment Agreement (the â€œVroom PIIAâ€) shall remain in full force and effect. In addition, you acknowledge and agree that you will continue to comply with Vroomâ–s policies, including, without limitation, the policies set forth in Vroomâ–s Employee Handbook, which may be updated from time to time (â€œPoliciesâ€). With your signature below, you represent that: (a) your execution, delivery and performance of this Employment Letter does not and shall not conflict with, breach or violate any agreement to which you are a party or any judgment to which you are subject and (b) upon the execution and delivery of this Employment Letter, this Employment Letter will be a binding obligation in respect of your employment with Vroom, enforceable in accordance with its terms. A Indemnification; D&O. You shall continue to be covered by your indemnification agreement, as well as the indemnification, advancement and other provisions as set forth in the bylaws, articles of incorporation and other governing documents. In addition, Vroom shall maintain Directors and Officers (D&O) liability insurance covering you under Vroomâ–s D&O coverage and other insurance coverage and no such indemnification, advancement or D&O provisions shall be amended or altered in any manner adverse to you without your consent (not to be unreasonably withheld). 2A US-DOCS\131704326.17 A A Complete Agreement: Except as expressly set forth herein, this Employment Letter, those documents and policies expressly referred to herein) constitute the entire agreement between you and Vroom and supersede any prior understandings and agreements by or between you and Vroom, whether written or oral, related in any way to the subject matter of this Employment Letter. A Successors and Assigns: This Employment Letter shall be binding on, and shall inure to the benefit of, you and Vroom and your respective heirs, legal representatives, successors and permitted assigns. You may not assign, transfer or delegate your rights or obligations hereunder and any attempt to do so shall be void. A Withholding of Taxes: Vroom may deduct and withhold from the compensation payable to you hereunder or otherwise any and all applicable federal, state, and local income and employment withholding taxes and any other authorized amounts or amounts required to be deducted or withheld by Vroom under applicable law. A Governing Law: This Employment Letter shall in all respects be subject to, and governed by, the laws of the State of New York without regard to the principles of conflict of laws. A Amendment and Waiver: The provisions of this Employment Letter may be amended and waived only with the prior written consent of you and Vroom, and no course of conduct or failure or delay in enforcing the provisions of this Employment Letter shall affect the enforceability of this Employment Letter or any provision hereof. A Counterparts: This Employment Letter may be executed in two or more counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument. A Code Section 409A: This Employment Letter is intended to be interpreted and operated so that the payments and benefits set forth herein shall either be exempt from or comply with the requirements of Section 409A of the Internal Revenue Code of 1986, as amended (â€œSection 409Aâ€). In no event shall Vroom be liable for any taxes, penalties or interest which may be imposed upon you pursuant to Section 409A. You hereby agree that no representations have been made to you relating to the tax treatment of any payment pursuant to this Employment Letter. To the extent required to comply with the provisions of Section 409A, (a) no reimbursement of expenses incurred by you during any taxable year shall be made after the last day of the following taxable year, (b) the amount of expenses eligible for reimbursement, or in-kind benefits provided, during any taxable year shall not affect the expenses eligible for reimbursement, or in-kind benefits to be provided, to you in any other taxable year, and (c) the right to reimbursement of such expenses shall not be subject to liquidation or exchange for another benefit. A WAIVER OF JURY TRIAL: NO PARTY TO THIS EMPLOYMENT LETTER OR ANY ASSIGNEE, SUCCESSOR, HEIR OR PERSONAL REPRESENTATIVE OF A PARTY SHALL SEEK A JURY TRIAL IN ANY LITIGATION BASED UPON OR ARISING OUT OF THIS EMPLOYMENT LETTER. NO PARTY WILL SEEK TO CONSOLIDATE ANY SUCH ACTION, IN WHICH A JURY TRIAL HAS BEEN WAIVED, WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CANNOT OR HAS NOT BEEN WAIVED. THE PROVISIONS UNDER THIS HEADING HAVE BEEN FULLY DISCUSSED BY THE PARTIES HERETO, AND THESE PROVISIONS SHALL BE SUBJECT TO NO EXCEPTIONS. A [Signature Page Follows] 3A US-DOCS\131704326.17 A A Exhibit 10.3 A To accept the terms of this Employment Letter, please complete, sign and scan the attached signature page. If you have any questions, do not hesitate to call. We look forward to continuing our relationship as we help drive Vroomâ–s growth! A Sincerely, _____ Tom Shortt | Vroom Data Chief Executive Officer A A Exhibit 10.3 A I accept the terms of employment and agree to the provisions stated in this letter. I acknowledge that, except as expressly set forth in this Employment Letter, this Employment Letter, together with the Executive Severance Plan, the Vroom PIIA and Policies, constitute the entire agreement between Vroom and me and supersedes all prior verbal or written agreements, arrangements or understandings pertaining to my employment. I understand that I am employed at-will and that my employment can be terminated at any time, with or without Cause, at the option of either Vroom or me, but subject to the terms of this letter and the Executive Severance Plan (as modified herein). A I UNDERSTAND THAT THIS EMPLOYMENT LETTER AFFECTS IMPORTANT RIGHTS. BY SIGNING BELOW, I CERTIFY THAT I HAVE READ IT CAREFULLY AND AM SATISFIED THAT I UNDERSTAND IT COMPLETELY. A A A A Agnieszka Zakowicz Date A A EX-10.4 5 vrm-ex10 4.htm EX-10.4 EX-10.4 A A A A A A July 23, 2024 By Email and/or DocuSign to pmoran1111@gmail.com Ms. Patricia Moran 1111 Park Ave. Apt 8B New York, NY 10128 Dear Patricia: I write about your separation from Vroom, Inc. (the â€œCompanyâ€). This agreement, including Exhibit A hereto (collectively referred to as the â€œAgreementâ€), refers to the Company and Patricia Moran (â€œyouâ€ and/or â€œExecutiveâ€) collectively as the â€œPartiesâ€ or individually referred to as â€œPartyâ€, and to the Amended and Restated Vroom, Inc. Executive Severance Plan, as amended and restated on March 8, 2024, as the â€œSeverance Plan.â€ Executive and the Company have mutually agreed to Executiveâ–s separation from service as an officer and employee of the Company and its Affiliates (as defined below) on the terms set forth below: 1.Separation. Your employment with the Company is terminated effective as of August 23, 2024 (the â€œSeparation Dateâ€). You agree that as of the Separation Date you hereby resign as an officer of the Company and as a director or officer of each of its subsidiaries, as applicable. You will be paid any wages earned at your current rate of pay through your Separation Date. Wages will include, if required under applicable law, any accrued, but unused paid time off and/or holiday pay. A 2.Whether or not you sign this Agreement, the following benefits will be paid or provided to you: A a.Benefits. Any medical, dental, and vision benefits that you elected will continue through the end of the month in which your Separation Date occurs. All life and disability coverage ends on the Separation Date. You will also receive in a separate document information about

your ability to convert such coverage to individual policies. **Â b.Expenses.** You will be reimbursed by the Company for any reasonable and customary business expenses incurred by you through the Separation Date as approved and outlined in Vroomâ€™s business expense policy. You agree to submit all expenses you claim are due immediately. Vroom cannot reimburse you for expenses that you do not submit for approval with appropriate documentation. **Â 2.Consulting.** **Â a.Consulting Period.** Your consulting period (the â€œConsulting Periodâ€) shall commence on **Â 1Â A** **Â A** the Separation Date and end on the earliest of (i) the one-year anniversary of the **Â 2Â A** **Â A** Separation Date, (ii) the date you notify the Company in writing that the Consulting Period shall terminate for any reason, or (iii) the date you cease to provide, or remain available to provide, the Consulting Services (as defined below), or (iv) the date the Company terminates your services following thirty (30) days advance notice except in the case of a termination for Cause (as defined in the Severance Plan). During the Consulting Period, you shall serve as a senior advisor to the Company and remain reasonably available to provide periodic consulting services to the Company as a consultant on as-needed basis in your area of expertise, work experience and responsibility, including, without limitation, providing strategic advice, guidance and consultation to the executive officers and directors of the Company on matters relating to corporate governance, business transformation and material corporate transactions (the â€œConsulting Servicesâ€). During the Consulting Period and thereafter as applicable, you reaffirm your commitment to remain in compliance with (i) the Employee Inventions and Proprietary Information Agreement between you and the Company (the â€œPIA Surviving Provisionsâ€), it being understood that the term â€œemploymentâ€ as used in therein shall include the Consulting Services during the Consulting Period, and (ii) the covenants and agreements set forth in Section 9 of the Severance Plan â€œConfidential Information, Non-Competition and Non-Solicitationâ€. You shall be permitted to perform services for other entities during the Consulting Period; provided, that such services are not in violation of the PIA Surviving Provisions or Section 9 of the Severance Plan and do not otherwise present an actual or potential conflict of interest with your duties under this Agreement. **b.Fees.** As full compensation for the Consulting Services, the Company shall pay you at a rate of \$500 per hour, payable within 30-days of receipt of your invoice submitted to ap@vroom.com. You acknowledge that you will receive an IRS Form 1099-NEC from the Company, and that you shall be solely responsible for all federal, state, and local taxes. **Â c.Equity Awards.** During the Consulting Period, you will continue to vest in your previously granted outstanding stock options (â€œOutstanding Stock Optionsâ€) and restricted stock unit awards (â€œOutstanding RSUsâ€) granted under the Vroom, Inc. 2020 Incentive Award Plan in accordance with their terms; provided, that if your services are terminated by the Company or its subsidiaries without Cause (as defined in the Severance Plan) any such Outstanding RSUs will accelerate and vest in full. The post-termination exercise period of any vested Outstanding Stock Options held by you upon your cessation of services to the Company (other than on a termination of your services for Cause) shall be extended through the original expiration date of such options. Except as provided for in this Paragraph 2(c), upon any cessation of Consulting Services, all equity awards that are then held by you and remain unvested shall be forfeited for no consideration. **Â d.Independent Contractor Status.** You and the Company acknowledge and agree that, during the Consulting Period, you shall be an independent contractor. During the Consulting Period and thereafter, you shall not be an agent or employee of the Company and shall not be authorized to act on behalf of the Company. Personal income and self-employment taxes shall be your sole responsibility. You agree to indemnify and hold the Company and the other entities released herein harmless for any tax claims or penalties resulting from any failure by you to make required personal income and self-employment tax payments. **Â 3Â A** **Â A** **Â 3.Severance Benefits.** Provided that you (i) sign and return this Agreement no later than forty-five (45) days from the receipt of this Agreement and do not revoke this Agreement pursuant to the revocation procedures set forth below, (ii) sign and reaffirm this Agreement (including, for the avoidance of doubt, the release of claims set forth in paragraph 6 below) in the second signature block below (the â€œReaffirmationâ€) after your Separation Date, but no later than forty-five (45) days from the Separation Date and do not revoke said Reaffirmation pursuant to the revocation procedures set forth below, (iii) comply with this Agreement, (iv) comply with the PIA Surviving Provisions and (v) comply with the covenants and agreements set forth in Section 9 of the Severance Plan â€œConfidential Information, Non-Competition and Non-Solicitationâ€), the Company shall provide you with the compensation and benefits set forth below in this Paragraph (the â€œSeverance Benefitsâ€). The Severance Benefits consist of: **Â a.Severance Pay.** You will receive Severance Pay in the amount of \$600,000 (representing the Severance Amount, as defined in the Severance Plan) and subject to applicable tax withholding, which will be paid to you in substantially equal installments in accordance with the Companyâ€™s regular payroll practices beginning no later than the earliest practical payroll date after the effective date of the Reaffirmation and ending at the end of the Severance Period (as defined in the Severance Plan). **Â b.COBRA.** For a period of 12 month(s), the Company shall directly pay or, at its election, reimburse you for COBRA premiums for you and your covered dependents (at the same benefit levels as would have applied if your employment had not been terminated, based on your elections in effect on the Separation Date) if you are eligible for and properly elect healthcare continuation coverage under the Companyâ€™s group health insurance plans pursuant to COBRA. You further agree to provide timely notice if you become eligible for medical benefits with a new employer, at which time the Companyâ€™s obligation to pay or reimburse you for COBRA premiums shall cease. **Â c.Outplacement.** The Company shall make available to you professional outplacement services delivered by Right Management Associates (â€œRightâ€) for a period of twelve (12) months provided that your initial meeting with Right occurs no later than thirty (30) days after the Effective Date of the Release. **Â 4.**You understand and agree that, except for the compensation specifically described in this Agreement, you shall receive no other payments or benefits from the Company and that the payments and benefits provided herein satisfy in full all obligations of the Company to you arising out of or in connection with your employment with the Company and separation thereof, including, without limitation, all salary, wages, commissions, bonuses, and other compensation. You represent and confirm that you have received all salary, wages, commissions, bonuses, and other compensation due to you through the date your sign or reaffirm this Agreement, as applicable. **Â 5.Executive Release of Claims.** **Â a.**In consideration for the Severance Benefits, you, on your own behalf and on behalf of your heirs, assigns, and representatives (collectively, â€œReleasorâ€), hereby release and forever discharge the Company and each of its parents, subsidiaries, and affiliates, **Â 4Â A** **Â A** including, without limitation, Vroom Automotive, LLC d/b/a Texas Direct Auto d/b/a Vroom, Nations Drive, LLC, Vroom Logistics, LLC, Vroom Indianapolis LLC d/b/a Vroom, CarStory, LLC, Vast.com Inc. d/b/a CarStory, Vast.com D.O.O., Vroom Finance Holdings, LLC, Vroom Finance Corporation, Vroom Automotive Finance Corp., Darkwater Funding, LLC, United Auto Credit Corporation, Auto America Technologies LTD, AAGP, LLC d/b/a Vroom, and Vroom Transportation Services, LLC (collectively, â€œAffiliatesâ€), and its/their respective predecessors, successors, officers, directors, managers, members, partners, equity holders, agents, representatives, vendors, employees, consultants, attorneys, and advisors (collectively, â€œReleaseesâ€), from any and all claims, counterclaims, demands, debts, actions, causes of action, suits, expenses, costs, attorneysâ€™ fees, damages, indemnities, obligations, and/or liabilities of any nature (â€œClaimsâ€), whether known or unknown, that Releasor had, has, or later may have against the Releasees, for any matter, cause, or thing from the beginning of the world to the date your execution of this Agreement or the Reaffirmation, as applicable, including, but not limited to, the following, each as amended if applicable: **Â i.**all such Claims directly or indirectly arising out of or in any way relating to your employment with the Company, wages or compensation (including bonuses or equity awards) or the termination of that employment; **Â ii.**any Claims arising under any federal, state, or local law, statute, regulation, or ordinance, including, without limitation, Title VII of the Civil Rights Act of 1964, the Civil Rights Act of 1991, the Age Discrimination in Employment Act, sections 1981 through 1988 of Title 42 of the United States Code, the Equal Pay Act, the Employee Retirement Income Security Act (â€œERISAâ€), the Family and Medical Leave Act, the Immigration Reform and Control Act, the Americans with Disabilities Act, the Workers Adjustment and Retraining Notification Act, the Sarbanes-Oxley Act, the Occupational Safety and Health Act, the Consolidated Omnibus Budget Reconciliation Act, the Genetic Information Nondiscrimination Act, the Immigration Reform and Control Act, the Fair Credit Reporting Act, and the National Labor Relations Act; **Â iii.**state and/or local Claims, and other state/local modifications, if any, are contained in Exhibit A. You are instructed to carefully review Exhibit A for the state(s) where you worked while employed with the Company in order to review these state-specific claims as well as other state-specific modifications to this Agreement. However, the omission of any specific statute or law shall not limit the scope of this general release in any manner; and **Â iv.**any Claims arising under any public policy or for breach of contract, express or implied, including any Claim for breach of any implied covenant of good faith and fair dealing, wrongful discharge, constructive discharge, discrimination, harassment, retaliation, failure to accommodate, fraud, defamation, intentional tort, interference with contractual relations or prospective business advantage, invasion of privacy, emotional distress, or negligence. **Â b.**However, nothing in this Agreement releases any claims that Releasor has or may have against the Releasees regarding (i) obligations under this Agreement, including payment **Â 5Â A** **Â A** of the Severance Benefits as specified in this Agreement; (ii) any claims that may arise after your execution of this Agreement or the Reaffirmation, as applicable; (iii) continued healthcare coverage under an employee health plan required pursuant to COBRA or similar state law; (iv) your right to file an administrative charge or complaint with the Equal Employment Opportunity Commission (â€œEEOCâ€), the Securities and Exchange Commission (â€œSECâ€), the National Labor Relations Board, or any other federal, state, or local administrative agency, although to the fullest extent permitted by law, you waive any right to monetary damages or other equitable relief related to such a charge or complaint; (v) enforcing your rights to your nonforfeitable accrued benefits (within the meaning of Sections 203 and 204 of ERISA) under the Companyâ€™s 401(k) plan, which shall continue to be governed by the terms of the 401(k) plan and applicable laws; (vi) any claim that, as a matter of law, cannot be released by private agreement; or (vii) any claims for indemnification and/or advancement of expenses arising under any indemnification agreement between Executive and the Company or under the bylaws, certificate of incorporation or other similar governing document of the Company. **Â c.**Nothing in this Agreement shall prevent you from (i) communicating directly with, cooperating with, or providing information to, or receiving financial awards from, any federal, state or local government agency, including without limitation the SEC, the U.S. Commodity Futures Trading Commission, the U.S. Department of Justice, the EEOC, or the U.S. National Labor Relations Board, without notifying or seeking permission from the Company, (ii) exercising any rights you may have under Section 7 of the U.S. National Labor Relations Act, or (iii) discussing or disclosing information about unlawful acts in the workplace, such as harassment or discrimination or any other conduct that you have reason to believe is unlawful. **6.Executive Representation and Covenants.** **Â a.**With the exception of any reports or complaints made to the SEC, you represent that, as of the date of this Agreement or the Reaffirmation, as applicable, you have not filed any lawsuits, complaints, petitions, claims, or other accusatory pleadings against any of the Releasees in any court or with any governmental agency. **Â b.**You undertake and agree that, during the Restricted Period, as defined in the Severance Plan, you will be subject to and comply with the covenants and agreements set forth in Section 9 of the Severance Plan â€œConfidential Information, Non-Competition and Non-Solicitationâ€, which shall be deemed incorporated into this Agreement by reference. **Â 7.Release Notification and Acknowledgement.** You acknowledge that as part of this Agreement you are releasing and waiving all charges, claims and complaints under the Age Discrimination in Employment Act (â€œADEAâ€) and the Older Workersâ€™ Protection Benefit Act of 1990, and you are agreeing not to sue the Releasees in connection with any of your rights under the ADEA. In order for you to waive your ADEA rights through this Agreement, pursuant to the requirements of 29 U.S.C. Â§ 626, you acknowledge and agree that: a.you knowingly and voluntarily execute this Agreement and release, waive and agree not to sue the Releasees; and b.the release, waiver and agreement not to sue includes settlement of any allegation of age **Â 6Â A** **Â A** discrimination arising under the ADEA; and c.the release, waiver and agreement not to sue includes all claims under the ADEA arising up to and including the date of execution of this release, but not claims occurring thereafter; and **Â 7Â A** **Â A** **Â d.**you have been advised to consult with an attorney concerning your rights and obligations under the release, waiver and agreement not to sue and before signing this Agreement; and **Â e.**this Agreement is written in a manner that you can understand, and you have fully considered the terms and conditions of this Agreement; and f.you are not releasing or waiving any rights that you are prohibited by law, rule or regulation from releasing or waiving; and g.you have been given a reasonable period of time of forty-five (45) days from receipt of this Agreement, to consider this Agreement before executing it. **Â 9.Your Right to Revoke; Effective Date.** You have seven (7) days to revoke this Agreement. This Agreement is effective on the eighth (8th) day after the date of your signature below (â€œEffective Dateâ€) if you have not exercised your right to revoke this Agreement before such time. You may at any time before the Effective Date revoke this Agreement by delivering written notice of your revocation to the Company in accordance with Paragraph 14 below. If you revoke this Agreement, you will be considered not to have accepted the Agreementâ€™s terms, the Agreement will be void, and you will not receive the Severance Benefits. If you reaffirm and sign this Agreement, but revoke the same within seven (7) days, such revocation shall not impact the effectiveness of the Agreement when it was signed the first time. **Â 10.Comments to Others.** You agree that you shall not ever make, publish, or communicate to any person or entity, privately or in any public forum, any defamatory or maliciously false comments or statements concerning the Releasees. However, nothing in this Agreement prevents either Party from (i) enforcing its rights under this Agreement; (ii) making privileged statements to the Partyâ€™s attorney(s); (iii) exercising protected rights, including under the National Labor Relations Act, or the federal securities laws, including the Dodd-Frank Act, to the extent these rights cannot be waived by agreement; or (iv) complying with any applicable law or regulation, or a valid order of a court of competent jurisdiction or a government agency, as long as such compliance does not exceed what is required by law. **Â 10.No Admission.** This Agreement does not constitute an admission of liability or wrongdoing of any kind by you or by any of the Releasees. **Â 11.Cooperation.** You agree to cooperate with the Company and its Affiliates and its or their respective counsel in connection with any claim, dispute, investigation, administrative proceeding, arbitration or litigation relating to any matter in which you were involved, to which your service to the Company or its Affiliates may be relevant or of which you have knowledge that may be relevant. You acknowledges that the foregoing could involve, but is not limited to, **Â 8Â A** **Â A** assisting with the response to, or defense of, any such proceeding or litigation, meeting and consulting with the Company and its Affiliates and its or their respective counsel, preparing witness statements, sitting for depositions and giving evidence in person or otherwise on behalf of the Company, and otherwise providing information in relation to any such proceeding or litigation. This provision is not intended to affect the substance of any information or testimony that you are asked to provide. Rather, you agree, without limitation, to provide truthful information and testimony and to otherwise assist the Company or its Affiliates in light of and in full compliance with all applicable laws. In making any request for your cooperation, the Company will seek to reasonably accommodate other personal or professional commitments that the you may have. **Â 12.Return of Confidential Information and Company Property.** You undertake and agree that, no later than [the end of the Consulting Period], you shall return all information and documents containing Confidential Information (defined below) and all other Company property, except any Company-issued laptop, and that you have deleted any files with Confidential Information in your personal possession or control, including on any personal computer, smartphone, iPad, or other device, or any cloud-based storage service. However, this representation does not apply to any documents and information that you received only in your capacity as a holder of equity in the Company or that you were instructed by counsel for the Company to preserve. You will be allowed to keep the Company-issued laptop in your possession. â€œConfidential Informationâ€ means all information relating to Company or Affiliates not generally known by the public or others who they compete or do business with, or plan to compete or do business with. Confidential Information includes, but is not limited to, the Companyâ€™s and any of its Affiliatesâ€™ business, technology, practices, products, marketing, sales, services, finances, strategic opportunities, internal strategies, legal affairs (including pending litigation), the terms of business relationships, intellectual property, and patent applications. Confidential Information also includes, but is not limited to, similar information the Company or Affiliates may have belonging to customers, suppliers, consultants, and others who do business with them. **Â 13.Notices.** Any notices, demands, and other communications under this Agreement must be sent to the address(es) listed in this Paragraph, and will be considered delivered upon receipt by personal delivery, one business day after being given to a nationally recognized overnight courier, or two days after being mailed by certified or registered mail with postage prepaid. **Â i.**to the Company, to: Vroom Automotive, LLC AND legal@vroom.com 3600 W Sam Houston Pkwy. S. Houston, TX 77042 Attn: Chief Legal Officer if to you, to: your address shown at the top of this Agreement, or any other address the Company or you designate by written notice to the other. AND pmoran111@gmail.com. **14.Intended Third-Party Beneficiaries.** The Releasees are intended third-party beneficiaries of this **Â 9Â A** **Â A** Agreement. **Â 10Â A** **Â A** **Â 15.Successors and Assigns.** This Agreement shall be binding upon and inure to the benefit of the Parties and their respective successors, assigns, heirs, and representatives; provided, however, that you may not assign, transfer, or delegate your rights or obligations under this Agreement and any attempt to do so shall be invalid. **Â 16.Counterparts.** This Agreement may be signed and delivered (including by fax or electronically) in one or more parts. Each of these parts shall constitute an original document, but all of them together shall be considered the same Agreement. **Â 17.Severability.** The Parties want this Agreement enforced to the fullest extent allowed by law. If a court with jurisdiction judges any provision of this Agreement invalid, prohibited, or unenforceable for any reason, that provision shall be revised so that it is not invalid, prohibited, or unenforceable. If revision is not possible, such provision shall be considered ineffective, without invalidating the rest of this Agreement or making the Agreement unenforceable. **Â 18.Governing Law.** This Agreement shall be governed by and interpreted under the laws of the State of New York, without regard to principles of conflicts of laws. **Â 19.Jurisdiction and Venue.** Any claims or actions concerning this Agreement shall be subject to the terms of the Severance Plan (as modified by this Agreement); provided, however, in no event shall the Company be responsible for Executiveâ€™s legal fees with respect to an

Agreement that is not covered by the arbitration requirements in Section 11.4 of the Severance Plan, or for recognition or enforcement of any judgment, the Company and the Executive hereby irrevocably and unconditionally submit, for themselves and their property, to the jurisdiction of any state or federal court located in New York County, New York. The Company and Executive irrevocably waive, to the fullest extent permitted by law, the defense of an inconvenient forum to the maintenance of such action or proceeding in any such court. A 20.Merger Clause; Amendment; Headings. This Agreement (including Exhibit A hereto), together with the Severance Plan and the PIA Surviving Provisions, is the entire, final agreement of the Parties relating to the Agreement's subject. The Agreement overrides and replaces any other oral and written statements. If this Agreement conflicts with the Severance Plan or the PIA Surviving Provisions, this Agreement shall control. In entering into this Agreement, you have not relied on any representations other than those set forth in this Agreement. This Agreement may only be changed, terminated, or waived by a writing signed by the Chief Executive Officer of the Company and you. The captions and headings in this Agreement are for convenience only, and do not control the scope or content of any provision of this Agreement. A 21.Neutral Interpretation. This Agreement shall be interpreted in a neutral manner, and not more strongly for or against either Party based on the Party that drafted this Agreement. A 22.Section 409A of the Code. This Agreement is intended, to the greatest extent permitted under law, to comply with the short-term deferral exemption and the separation pay exemption provided in Section 409A of the Internal Revenue Code of 1986, as amended, and the regulations A 11A A A and other interpretative guidance issued thereunder (A 409A 409A 409A) such that no benefits or payments under this Agreement are subject to Section 409A. Notwithstanding anything herein to the contrary, the timing of any payments under this Agreement shall be made consistent with such exemption. To the extent applicable, this Agreement shall be interpreted in accordance with Section 409A, including without limitation any such regulations or other guidance that may be issued after the Separation Date. Notwithstanding any provision of this Agreement to the contrary, in the event that the Company determines that any amounts payable hereunder may be subject to Section 409A, the Company may, to the extent permitted under Section 409A cooperate in good faith to adopt such amendments to this Agreement or adopt other appropriate policies and procedures, including amendments and policies with retroactive effect, that the Company determines are necessary or appropriate to avoid the imposition of taxes under Section 409A; provided however, that this paragraph shall not create an obligation on the part of the Company to adopt any such amendment, policy or procedure or take any such other action, nor shall the Company have any liability for failing to do so. To the extent that any reimbursements payable pursuant to this Agreement are subject to the provisions of Section 409A, such reimbursements shall be paid to Executive no later than December 31 of the year following the year in which the expense was incurred, the amount of expenses reimbursed in one year shall not affect the amount eligible for reimbursement in any subsequent year, and Executive's right to reimbursement under this Agreement shall not be subject to liquidation or exchange for another benefit. For purposes of Section 409A (including, without limitation, for purposes of Treasury Regulation Section 1.409A-2(b)(2)(iii)), Executive's right to receive any installment payments under this Agreement shall be treated as a right to receive a series of separate payments and, accordingly, each such installment payment shall at all times be considered a separate and distinct payment. To the extent required to avoid accelerated taxation and/or tax penalties under Section 409A, amounts that would otherwise be payable and benefits that would otherwise be provided pursuant to this Agreement during the six-month period immediately following the Separation Date shall instead be paid in a lump sum on the first day of the seventh month following the Separation Date (or upon Executive's death, if earlier). A 23.WAIVER OF JURY TRIAL. NO PARTY TO THIS AGREEMENT OR ANY ASSIGNEE, SUCCESSOR, HEIR, OR PERSONAL REPRESENTATIVE OF A PARTY SHALL SEEK A JURY TRIAL IN ANY LAWSUIT, PROCEEDING, COUNTERCLAIM, OR ANY OTHER LITIGATION PROCEDURE ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR THE DEALINGS OR RELATIONSHIP BETWEEN THE PARTIES. NO PARTY SHALL SEEK TO CONSOLIDATE ANY SUCH ACTION, IN WHICH A JURY TRIAL HAS BEEN WAIVED, WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CANNOT OR HAS NOT BEEN WAIVED. THE PROVISIONS OF THIS SECTION HAVE BEEN FULLY DISCUSSED BY THE PARTIES HERETO, AND THESE PROVISIONS SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER PARTY HAS IN ANY WAY AGREED WITH OR REPRESENTED TO THE OTHER PARTY THAT THE PROVISIONS OF THIS SECTION WILL NOT BE FULLY ENFORCED IN ALL SITUATIONS. A 24.ACKNOWLEDGEMENT OF FULL UNDERSTANDING. YOU ACKNOWLEDGE AND AGREE a.THAT YOU HAVE FULLY READ, UNDERSTAND, AND VOLUNTARILY ENTER INTO THIS AGREEMENT; b.THAT YOU HAVE HAD AN OPPORTUNITY TO ASK QUESTIONS AND CONSULT WITH AN ATTORNEY OF YOUR CHOICE BEFORE SIGNING THIS AGREEMENT; c.THAT YOUR SIGNATURE BELOW IS AN AGREEMENT TO RELEASE THE COMPANY AND OTHER RELEASEES FROM ANY AND ALL CLAIMS THAT CAN BE RELEASED AS A MATTER OF A 12A A A LAW; d.THAT BY SIGNING THIS AGREEMENT YOU ARE NOT WAIVING ANY RIGHTS OR CLAIMS THAT MAY ARISE AFTER YOU HAVE SIGNED THIS AGREEMENT; AND e.THAT THE SEVERANCE BENEFITS ARE SOMETHING OF VALUE THAT YOU ARE NOT OTHERWISE ENTITLED TO RECEIVE. A 13A A A A A A [Signatures follow on next page] A 14A A A A IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed and delivered as of the date indicated next to their respective signatures below. A Vroom, Inc. A By: Thomas Shortt Its: Chief Executive Officer ACCEPTED AND AGREED: Patricia Moran 7/23/2024 Date: A A A A IN WITNESS WHEREOF, the undersigned have reaffirmed and executed this Agreement this day of, 2024. ACCEPTED AND AGREED: A Patricia Moran Date: A 15A A A A EXHIBIT A NEW YORK IN addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, Claims under the New York Constitution, N.Y. Const. Art. 1, A 1, et seq.; the New York Criminal and Consumer Background Laws, N.Y. Correct. A 752, et seq., N.Y. Gen. Bus. Law A 380-B, et seq.; the New York Human Rights Law, N.Y. Exec. Law A 290, et seq.; the New York Labor Law, N.Y. Labor A 10, et seq.; the New York Marriage Equality Act, N.Y. Dom. Rel. Law A 10-a, et seq.; the New York Persons with Genetic Disorders Law, N.Y. Civ. Rts. A 48, et seq.; the New York Whistleblower Law, N.Y. Exec. Law A 740, et seq.; the New York City Human Rights Act, the New York City Administrative Code; the New York City Human Rights Law; all regulations of the New York State Division of Human Rights; the New York Public Health Law A 3369; the New York State WARN Act; the New York Paid Family Leave law; regulations and wage orders of New York State Department of Labor; and regulations of New York State Division of Human Rights. Additionally, you agree that you do not possess any Claim or allegation, either asserted or otherwise, that may be subject to or covered under the New York General Obligations Section 5-336 or the New York Civil Practice Law and Rules Section 5003-b. Paragraph 5(b) is supplemented to include the New York State Division of Human Rights and the New York City Commission on Human Rights as one of the government agencies. TEXAS In addition to the Claims released in Paragraph 5(a) of the Agreement, you agree that this release includes, but is not limited to, any and all Claims arising under the Texas Labor Code, including the Texas Payday Act, the Texas Anti-Retaliation Act, Chapter 21 of the Texas Labor Code, the Texas Whistleblower Act, all including any amendments and their respective implementing regulations; A 16A EX-10.5-6 vrm-ex10.5.htm EX-10.5 EX-10.5 A A A A A A July 23, 2024 A Ms. Anna-Lisa Corrales Delivered via email A Dear Anna-Lisa: A We are pleased to offer you employment with Vroom, Inc. (A 409A 409A 409A) by entering into the terms of this employment letter (this A 409A 409A 409A). A Position: Chief Legal Officer, Chief Compliance Officer and Secretary, reporting directly to the Chief Executive Officer of Vroom. A Transition Date: Effective August 23, 2024 (the A 409A 409A 409A), you will commence employment as Chief Legal Officer, Chief Compliance Officer, and Secretary of Vroom pursuant to the terms of this Employment Letter. Your consulting agreement previously entered into between you and Vroom effective as of May 29, 2024 shall terminate effective as of August 22, 2024. A Location: You will primarily work remotely, subject to appropriate business travel. A Duties: You agree to devote your reasonable best efforts and all of your active business time and attention (except for permitted vacation periods) to the business and affairs of Vroom and any entities from time to time directly or indirectly owned or controlled by Vroom (each an A 409A 409A 409A, A 409A 409A 409A or collectively, the A 409A 409A 409A). If so requested by Vroom, you shall serve as an officer, director or manager of Vroom's A 409A 409A 409A. During your employment, you will not engage in any material outside business activity without the prior written approval of the Chief Executive Officer (not to be unreasonably withheld). The foregoing restrictions shall not limit or prohibit you from engaging in passive investments or community, charitable and social activities, in each case, not interfering with your performance and obligations hereunder. For the avoidance of doubt, Vroom has approved your continued service with those organizations set forth on Exhibit A, such approval to continue until the earlier to occur of such time as such service interferes with the performance of your duties under this Employment Letter, violates Vroom's standards of conduct or raises a conflict under Vroom's conflict of interest policies. A Compensation: Your gross annual base salary shall be \$360,000 payable bi-weekly on Fridays or otherwise in accordance with Vroom's payroll practices as in effect from time to time. Your role is currently classified as exempt. Therefore, you are exempt from the overtime provisions of the Fair Labor Standards Act (FLSA). Your annual base salary will be reviewed by the Compensation Committee of the Board on an annual basis, beginning in 2025. A Annual Incentive: You shall be entitled to participate in Vroom's annual incentive bonus plan. This plan is based upon Vroom's achievement of its business plan, as well as your success against personal performance goals. A 409A Your annual target bonus is 50% of your gross annual base salary actually paid with respect to the given year, prorated for partial years of service. Your bonus for 2024 will be prorated for the period from the Commencement Date and continuing through December 31, 2024. A 409A Payments in respect of annual bonuses are generally made on or before the end of the first quarter following the relevant performance year. Except as set forth in any severance plan or policy to which you may be subject, no part of any bonus will be paid to you unless you are actively employed by Vroom on the date the bonus is to be paid. A A A A A A The details of the bonus plan will be governed and outlined in a plan document that will be provided to you. A Severance Benefits: You will not receive any Severance Pay (as defined in that certain separation agreement previously entered into between you and Vroom as of June 25, 2024) following the Commencement Date and any rights you may have to continue to receive Severance Pay following the Commencement Date shall terminate as of the Commencement Date. You represent and confirm that you understand that you will have no rights to any Severance Pay following your Commencement Date. A Prior Equity: Any outstanding stock options and RSU awards shall remain outstanding in accordance with their existing terms and conditions, including those terms set forth in the Vroom 2020 Incentive Award Plan and the Vroom 2014 Equity Incentive Plan, as applicable, and the associated award agreements. A Equity Awards: Subject to your continued employment with Vroom through the applicable grant date, commencing in 2024, you shall be entitled to participate in an annual grant process along with other senior executives of Vroom. Such grants are generally expected to be made in March of each year, subject to the approval of the Board or its Compensation Committee, provided that the Board or its Compensation Committee may modify Vroom's annual grant process at any time and for any reason in their sole discretion. A Benefits: You shall continue to be entitled to participate in Vroom's comprehensive benefits package and retirement plan. For details on eligibility and our full benefits offering, please review our benefits handouts which have been provided to you. You also shall be the beneficiary of a company-paid officers and directors liability insurance policy and tail on terms consistent with those applicable to other senior executives of Vroom. A Business Expenses: Vroom shall pay or reimburse you for all reasonable business expenses incurred by you in performing services under this Employment Letter in accordance with policies then in effect. A Severance: You shall be entitled to participate in any severance plan or policy generally made available to Section 16 Officers of the Company. In the event of your termination of employment with Vroom, except as explicitly provided herein, your severance benefits (if any) shall be determined in accordance with the terms of such plan or policy, as in effect on the date of your termination. A Time Off: You will continue to be entitled to participate in Vroom's comprehensive Paid Time Off Policy (A 409A 409A 409A), including holidays, twenty (20) days of PTO annually, and five (5) days of sick leave annually. Please review Vroom's PTO Policy for complete details. A Non-Disparagement: You agree that you shall not, during or after your employment with Vroom, disparage Vroom or any of its Affiliates or any of their respective products, services, operations or practices, or any of their respective directors, officers, advisors, operating partners, employees, agents, representatives, or equity holders, either orally or in writing, at any time; provided that you may (i) confer in confidence with your legal representatives, (ii) make truthful statements as required by law, and (iii) rebut false or misleading statements about you. Vroom shall not, and shall cause its executive officers and directors not to, disparage you, during or after your employment with Vroom; provided, that Vroom's executive officers and directors may (i) confer in confidence with their respective legal representatives, (ii) make truthful statements as required by law, and (iii) rebut false or misleading statements about Vroom or any of its Affiliates. A Acknowledgements; Representations: Notwithstanding anything herein to the contrary, you acknowledge and agree that your Proprietary Information and Inventions Assignment Agreement (the A 409A 409A 409A) shall remain in full force and effect. In addition, you acknowledge and agree that you will continue to comply with Vroom's policies, including, without limitation, the policies set forth in Vroom's Employee Handbook, which may be updated from time to time (A 409A 409A 409A). With your signature below, you represent that: (a) your execution, delivery and performance of this Employment Letter does not and shall not conflict with, breach or violate any agreement to which you are a party or any judgment to which you are subject and (b) upon the execution and delivery of this Employment Letter, this Employment Letter will be a binding obligation in respect of your employment with Vroom, enforceable in accordance with its terms. A Indemnification; D&O. You shall be provided with an indemnification agreement in the form provided to other Section 16 Officers of the Company, and also shall be subject to the indemnification, advancement and other provisions as set forth in the bylaws, articles of incorporation and other governing documents. In addition, Vroom shall maintain Directors and Officers (D&O) liability insurance and you shall be covered under Vroom's D&O coverage and other insurance coverage and no such indemnification, advancement or D&O provisions shall be amended or altered in any manner adverse to you without your consent (not to be unreasonably withheld). A Complete Agreement: Except as expressly set forth herein, this Employment Letter, including those documents and policies expressly referred to herein, constitute the entire agreement between you and Vroom and supersede any prior understandings and agreements by or between you and Vroom, whether written or oral, related in any way to the subject matter of this Employment Letter. A Successors and Assigns: This Employment Letter shall be binding on, and shall inure to the benefit of, you and Vroom and your respective heirs, legal representatives, successors and permitted assigns. You may not assign, transfer or delegate your rights or obligations hereunder and any attempt to do so shall be void. A Withholding of Taxes: Vroom may deduct and withhold from the compensation payable to you hereunder or otherwise any and all applicable federal, state, and local income and employment withholding taxes and any other authorized amounts or amounts required to be deducted or withheld by Vroom under applicable law. A Governing Law: This Employment Letter shall in all respects be subject to, and governed by, the laws of the State of New York without regard to the principles of conflict of laws. A Amendment and Waiver:

SIGNING BELOW, I CERTIFY THAT I HAVE READ IT CAREFULLY AND AM SATISFIED THAT I UNDERSTAND IT COMPLETELY.

I, Thomas H. Shortt, certify that:

1. I have reviewed this Quarterly Report on Form 10-Q of Vroom, Inc., as of July 9, 2024, based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, nor misleading with respect to the period covered by this report;

2. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

3. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(f)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:

(a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

(b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;

(c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and

(d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

4. The registrant's auditors and the audit committee of the registrant are responsible for adversely affecting the registrant's ability to record, process, summarize and report financial information; and

5. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 8, 2024 By: /s/ Thomas H. Shortt Chief Executive Officer (principal executive officer)

CERTIFICATION I, Agnieszka Zakowicz, certify that:

1. I have reviewed this Quarterly Report on Form 10-Q of Vroom, Inc., as of July 9, 2024, based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, nor misleading with respect to the period covered by this report;

2. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;

3. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(f)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:

(a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;

(b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;

(c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and

(d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and

4. The registrant's auditors and the audit committee of the registrant are responsible for adversely affecting the registrant's ability to record, process, summarize and report financial information; and

5. Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.

Date: August 8, 2024 By: /s/ Agnieszka Zakowicz Chief Financial Officer (principal financial officer and principal accounting officer)

PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002 IN CONNECTION WITH THE QUARTERLY REPORT ON FORM 10-Q OF VROOM, INC., (THE "COMPANY") FOR THE PERIOD ENDED JUNE 30, 2024 AS FILED WITH THE SECURITIES AND EXCHANGE COMMISSION ON THE DATE HEREOF (THE "REPORT"), I, [NAME], certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that:

(1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and

(2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

Date: August 8, 2024 By: /s/ Thomas H. Shortt Chief Executive Officer (principal executive officer)

PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002 IN CONNECTION WITH THE QUARTERLY REPORT ON FORM 10-Q OF VROOM, INC., (THE "COMPANY") FOR THE PERIOD ENDED JUNE 30, 2024 AS FILED WITH THE SECURITIES AND EXCHANGE COMMISSION ON THE DATE HEREOF (THE "REPORT"), I, [NAME], certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that:

(1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934, as amended; and

(2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

Date: August 8, 2024 By: /s/ Agnieszka Zakowicz Chief Financial Officer (principal financial officer and principal accounting officer)

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996325—Disclosure—Financial Instruments and Fair Value Measurements—Summary of Fair Value of Financial Instruments Not Carried at Fair Value (Details) link:presentationLink link:calculationLink link:definitionLink 996335—Disclosure—Segment Information—Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 996345—Disclosure—Segment Information—Summary of Reportable Segments (Details) link:presentationLink link:calculationLink link:definitionLink 996355—Disclosure—Segment Information—Reconciliation between Reportable Segment Adjusted EBITDA to Consolidated Net Loss from Continuing Operations (Details) link:presentationLink link:calculationLink link:definitionLink 996365—Disclosure—Income Taxes—Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 996375—Disclosure—Net Loss Per Share—Summary of Computation of Basic and Diluted Net Loss Per Share (Details) link:presentationLink link:calculationLink link:definitionLink 996385—Disclosure—Net Loss Per Share—Summary of Calculation of Diluted Shares Outstanding (Details) link:presentationLink link:calculationLink link:definitionLink 996395—Disclosure—Revised Consolidated Financial Statements Information—Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 996405—Disclosure—Revised Consolidated Financial Statements Information—Consolidated Results of Operations (Details) link:presentationLink link:calculationLink link:definitionLink 996415—Disclosure—Revised Consolidated Financial Statements Information—Consolidated Balance Sheets (Details) link:presentationLink link:calculationLink link:definitionLink 996425—Disclosure—Revised Consolidated Financial Statements Information—Consolidated Balance Sheets (Parenthetical) (Details) link:presentationLink link:calculationLink link:definitionLink United Auto Credit 2021-1 F United Auto Credit Two Thousand Twenty One One F [Member] United auto credit two thousand twenty one one F Wholesale vehicle Wholesale Vehicle [Member] Wholesale vehicle Other Loss (Income), Net Other Nonoperating Income (Expense) [Member] Statement [Line Items] Statement [Line Items] Contractual Interest Rate Debt Instrument, Interest Rate During Period Debt Instrument Debt Instrument [Axis] Adjusted earnings before interest taxes depreciation and amortization Adjusted Earnings Before Interest, Taxes, Depreciation, and Amortization Adjusted EBITDA Total Plan Name [Domain] Investment income interest nonoperating Investment Income Interest Nonoperating Interest income Fair Value Notes Receivable Net Fair Value Notes receivable net fair value Other Fair Value Measurement with Unobservable Inputs Reconciliation Recurring Basis Asset, Other Fair value measurement with unobservable inputs reconciliation recurring basis asset, other Discontinued Operations [Member] Discontinued Operations Other Increase (Decrease) in Other Operating Assets and Liabilities, Net Increase (Decrease) in Other Operating Assets and Liabilities, Net, Total Revision of previously issued consolidated financial statements Revision Of Previously Issued Consolidated Financial Statements [Policy Text Block] Revision of Previously Issued Consolidated Financial Statements Aggregate principal amount Initial Principal Debt Instrument Initial Principal Amount Debt instrument initial principal amount Entity Address, Postal Zip Code Entity Address, Postal Zip Code Disposal Group Name [Axis] Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Table] Fair Value, Recurring and Nonrecurring [Table] Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Transaction costs Business Combination, Acquisition Related Costs Disposal group, including discontinued operation, vehicle floorplan Disposal Group, Including Discontinued Operation, Vehicle Floorplan Vehicle floorplan Cash paid for interest Interest Paid, Excluding Capitalized Interest, Operating Activities Expected repurchases period end, month and year Expected Repurchases Period End Expected repurchases period end Pledged Status [Axis] Number of operating segments Number of Operating Segments Share-Based Payment Arrangement, Tranche One [Member] Business Combination Disclosure [Text Block] Acquisition United Auto Credit 2021-1 D United Auto Credit Two Thousand Twenty One One D [Member] United auto credit two thousand twenty one one D Reverse stock split ratio, description Stockholders' Equity, Reverse Stock Split Stock Issued During Period, Value, Restricted Stock Award, Gross Vesting of restricted stock units Balance (in shares) Balance (in shares) Shares, Outstanding Other Noncash Income (Expense) Other Noncash Income (Expense), Total Other, net Fair Value Hierarchy and NAV Fair Value Hierarchy and NAV [Axis] Schedule of Recognized Identified Assets Acquired and Liabilities Assumed [Table Text Block] Summary of Fair Value of Identified Assets Acquired and Liabilities Assumed Business Acquisition, Percentage of Voting Interests Acquired Percentage of business acquisition rate Level 2 Fair Value, Inputs, Level 2 [Member] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Proceeds from financing of beneficial interests in securitizations Proceeds from Financing of Beneficial Interests in Securitizations Proceeds from financing of beneficial interests in securitizations Long Term Debt, Type [Domain] Variable Interest Entity Not Primary Beneficiary Variable Interest Entity, Not Primary Beneficiary [Member] Total Fair value of consideration transferred Business acquisition, purchase price Business acquisition, purchase price Expected payments, 2028 Long Term Debt, Maturity, Year Five Debt Instrument aggregate principal amount exercise in overallotment option granted to initial purchasers Debt Instrument Aggregate Principal Amount Exercise In Overallotment Option Granted To Initial Purchasers Aggregate principal amount exercise in overallotment option granted to initial purchasers Current portion of long term debt Securitization debt, current Current portion of long term debt (including current portion of securitization debt of consolidated VIEs at fair value of \$163.5 million and \$47.2 million, respectively) Long-term Debt, Current Maturities, Total Certificates Certificates [Member] Certificates Error Corrections and Prior Period Adjustments Restatement [Line Items] Loss before provision for income taxes Discontinued Operation, Provision for Loss (Gain) on Disposal, before Income Tax Lessee, Operating Leases [Text Block] Leases Commitments and Contingencies Commitments and Contingencies Disclosure [Text Block] Stock, Class of Stock [Table] Product and Service Product and Service [Axis] Finite-Lived Intangible Assets by Major Class [Axis] Lender Name Lender Name [Axis] Fair value of common stock (per share) Share-Based Compensation Arrangement By Share-Based Payment Award Fair Value Assumptions Fair Value Of Common Stock Share-based compensation arrangement by share-based payment award fair value assumptions fair value of common stock Depreciation and amortization Depreciation, Depletion and Amortization Depreciation, Depletion and Amortization, Total Reconciliation of Reportable Segment Adjusted Ebitda to Consolidated Net Loss from Continuing Operations [Table Text Block] Reconciliation between Reportable Segment Adjusted Ebitda to Consolidated Net Loss from Continuing Operations Reconciliation of reportable segment adjusted Ebitda to consolidated net loss from continuing operations Total interest expense Interest Expense, Nonoperating Interest Expense, Nonoperating, Total Equity [Text Block] Preferred Stock and Stockholders' Equity Business combination, measurement period Business Combination Measurement Period Business combination, measurement period Title and Position [Axis] Revenue Recognition Revenue from Contract with Customer [Text Block] Sale of Stock Sale of Stock [Domain] Cash and Cash Equivalents Cash and Cash Equivalents [Domain] Disposal Group, Including Discontinued Operation, Assets [Abstract] ASSETS Intersegment Eliminations [Member] Eliminations Finite-Lived Intangible Asset, Useful Life Estimated useful lives of intangible assets Entity Central Index Key Entity Central Index Key Beneficial Interests in Securitizations Beneficial Interests in Securitizations [Member] Beneficial interests in securitizations Forfeited shares Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Forfeitures in Period Acquired in business combination Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases Changes in operating assets and liabilities Increase (Decrease) in Operating Capital [Abstract] Valuation allowance for finance receivables classified as held for sale Financing Receivable, Held for Sale, Valuation Allowances Financing receivable, held for sale, valuation allowances Finance Receivables Financing Receivable [Policy Text Block] Common stock, shares issued Common Stock, Shares, Issued Common Stock, Shares, Issued, Total Disposal Group, Including Discontinued Operation, Gross Profit (Loss) Total gross profit Other assets (including other assets of consolidated VIEs of \$9.6 million and \$13.3 million, respectively) Other Assets, Total Other Assets Other assets Other Assets Other Noncurrent Assets [Member] Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest, Total Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest Net loss from continuing operations Description of Business and Basis of Presentation Business Description and Basis of Presentation [Text Block] Variable Interest Entity or Potential VIE, Information Unavailability, Disclosures [Abstract] Expected payments, 2027 Long Term Debt, Maturity, Year Four Income Statement [Abstract] Civil penalties/attorney's fees Estimated Litigation Liability Entity Address, State or Province Entity Address, State or Province Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Loss from continuing operations before provision for income taxes Revision of Prior Period [Axis] Debt Instrument, Convertible, Threshold Percentage of Stock Price Trigger Conversion price Reinsurance Payable Insurance payable Convertible Senior Notes, Fair value Convertible Debt, Fair Value Disclosures Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Current Liabilities, Total Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Current Liabilities Current liabilities Current liabilities Income (Loss) from Discontinued Operations and Disposal of Discontinued Operations, Net of Tax, Per Diluted Share, Total Income (Loss) from Discontinued Operations and Disposal of Discontinued Operations, Net of Tax, Per Diluted Share Net loss per share attributable to common stockholders, discontinued operations, diluted Loss Contingencies [Table] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Disposal Group, Including Discontinued Operation, Interest Expense Interest expense Debt Instrument, Redemption, Period One [Member] During any Fiscal Quarter Commencing After Fiscal Quarter Ending on September 30, 2021 Additional shares authorised Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Additional Shares Authorized Income Taxes [Table] Income Taxes [Table] Income Taxes [Table] Income (Loss) from Discontinued Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest, Total Income (Loss) from Discontinued Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest Net loss from discontinued operations Securitization debt of consolidated VIEs at fair value Securitization Debt of Consolidated Variable Interest Entities at Fair Value [Member] Securitization debt of consolidated variable interest entities at fair value Risk retention rules percentage Reinsurance, Excess Retention, Percentage Finance Receivables Held for Sale, Net Financing Receivable, Held for Sale [Policy Text Block] Maturity Date Line of Credit Facility, Expiration Date Liability Class Liability Class [Axis] Restructuring and Related Cost, Incurred Costs Incurred charges Net payments to securitization Repayments of Accounts Receivable Securitization Amortization of debt issuance costs Amortization of Debt Issuance Costs Cover [Abstract] Comprehensive Loss Comprehensive Income, Policy [Policy Text Block] Net loss per share attributable to common stockholders, basic Earnings Per Share, Basic Total net loss per share attributable to common stockholders, basic Total net loss per share attributable to common stockholders, basic United Auto Credit 2021-1 United Auto Credit Two Thousand Twenty One One [Member] United auto credit two thousand twenty one one Aggregate principal amount Debt Instruments Initial Principal Amount Debt instruments initial principal amount Convertible Senior Notes, Carrying value Convertible Notes Payable Convertible Notes Payable, Total United Auto Credit 2023-1 E United Auto Credit Two Thousand Twenty Three One E [Member] United auto credit two thousand twenty three one E Contract with Customer, Liability, Current Deferred revenue Other liabilities Total other liabilities Other liabilities (including other liabilities of consolidated VIEs of \$16.0 million and \$14.3 million, respectively) Other liabilities Principal payments received on beneficial interests Principal Payment Received On Beneficial Interests Principal payment received on beneficial interests Elimination of beneficial interest from the consolidation of 2022-2 securitization transaction Elimination Of Beneficial Interest From The Consolidation Of Two Thousand And Twenty Two Two Securitization Transaction Elimination of beneficial interest from the consolidation of two thousand and twenty two two securitization transaction Consolidation Items [Domain] Collateralized finance receivables Collateralized Finance Receivables Collateralized finance receivable Consolidated VIEs Variable Interest Entity, Primary Beneficiary [Member] Disposal Group, Including Discontinued Operation, Inventory Inventory Other liabilities Other liabilities Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Current Liabilities, Other Finite-Lived Intangible Assets, Amortization Expense, Rolling Year Four 2028 Stock-based compensation expense Share-Based Payment Arrangement, Expense Stock compensation expense Stock compensation expense Car Story, Car Story [Member] Car Story Car Story Long-term debt (including securitization debt of consolidated VIEs of \$272.4 million at amortized cost and \$199.8 million at fair value as of June 30, 2024 and \$314.1 million at fair value as of December 31, 2023) Securitization Debt, Carrying value Outstanding balance Total debt Principal payments received on finance receivables, held for investment at fair value Principal Payment Received On Finance Receivables Held For Investment At Fair Value Principal payment received on finance receivables, held for investment at fair value Losses on finance receivables and securitization debt, net Loss On Finance Receivables And Securitization Debt Net Loss on finance receivables and securitization debt net Accumulated deficit Retained Earnings (Accumulated Deficit) Retained Earnings (Accumulated Deficit), Total Retained Earnings (Accumulated Deficit), Beginning Balance Retained Earnings (Accumulated Deficit), Ending Balance Disposal group, including discontinued operation, operating lease liabilities Disposal Group, Including Discontinued Operation, Operating Lease Liabilities Operating lease liabilities Plan Name [Axis] Carrying Value Variable Interest Entity Carrying Value Variable interest entity carrying value Segment Reporting [Abstract] Warehouse credit facilities Warehouse Credit Facilities Warehouse credit facilities of consolidated VIEs Warehouse credit facilities Finance receivables, held for sale Business Combination Recognized Identifiable Assets Acquired And Liabilities Assumed Finance Receivables Held For Sale Business combination recognized identifiable assets acquired and liabilities assumed finance receivables held for sale Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Number Shares, Outstanding, Beginning balance Shares, Outstanding, Ending balance United Auto Credit 2023-1 United Auto Credit Two Thousand Twenty Three One B [Member] United Auto Credit Two Thousand Twenty Three One B Assets, Current [Abstract] Current Assets Common Stock, Capital Shares Reserved for Future Issuance Common stock, shares registered for future issuance Fair Value, Measured on Recurring Basis, Gain (Loss) Included in Earnings [Table] Finance receivables held for sale, Fair Value Finance Receivables Held For Sale Fair Value Finance receivables held for sale fair value Finance receivables held for sale at fair value Net cash used in operating activities Net Cash Provided by (Used in) Operating Activities Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Weighted Average Grant Date Fair Value per Share, Forfeited + cancelled + \$ / shares Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Vested and Expected to Vest, Exercisable, Number Shares, Vested and exercisable Net assets acquired Business Combination, Recognized Identifiable Assets Acquired, Goodwill, and Liabilities Assumed, Net Depreciation and amortization expense included within Cost of sales Cost, Depreciation and Amortization Cost, Depreciation and Amortization, Total Product and Service Product and Service [Domain] Debt Instrument [Line Items] Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Property, Plant, and Equipment, Total Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Property, Plant, and Equipment Property and equipment and other assets Tax Period [Domain] Property and equipment, net Property and equipment, net Property, Plant and Equipment, Net Property, Plant and Equipment, Net, Beginning Balance Property, Plant and Equipment, Net, Ending Balance Operating activities Net Cash Provided by (Used in) Operating Activities [Abstract] Type of Restructuring [Domain] Fair Value, Recurring Fair Value, Recurring [Member] Warehouse credit facilities, current Warehouse Credit Facilities, Current Warehouse credit facilities of consolidated VIEs Restructuring and Related Activities [Abstract] Schedule of Financial Assets and Liabilities Measured at Fair Value on Recurring Basis Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Vesting [Axis] Common stock, par value Common stock, par value Common Stock, Par or Stated Value Per Share Management Team Management [Member] Key Management Liquidity Liquidity Policy [Text Block] Liquidity Intangible Assets Disclosure [Text Block] Intangible Assets Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Intangible Assets, Other than Goodwill, Total Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Intangible Assets, Other than Goodwill Intangible Assets Disposal Groups, Including Discontinued Operations [Table] Employee-related Liabilities, Total Employee-related Liabilities Accrued compensation and benefits Statement of Cash Flows [Abstract] Accrued Professional Fees Accrued professional services Fair Value Securitization Debt, Fair Value Securitization debt Financial Asset, Aging [Domain] Business acquisition lock-up period Business Acquisition Lock Up Period Business acquisition lock-up period Selling, General and Administrative Expenses Selling, General and Administrative Expenses [Member] Revision of Prior Period, Error Correction, Adjustment [Member] Error Correction, Adjustment Finance Receivables of CFES Finance Receivables of Consolidated CFES Finance Receivables of Consolidated Collateralized Finance Entities [Member] Finance receivables of consolidated collateralized finance entities Acquired Finite-Lived Intangible Assets [Line Items] Equity Components Equity Components [Axis] Entity Address, Address Line One Entity Address, Address Line One Convertible senior notes Convertible Senior Notes [Member] Convertible Senior Notes Finance receivables held for investment at fair value Finance Receivables Held For Investment At Fair Value Finance receivables held for investment at fair value Summary of Computation of Basic and Diluted Net Loss Per Share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Fair Value, Measured on Recurring Basis, Gain (Loss) Included in Earnings [Line Items] Originations of finance receivables held for sale Organization of finance receivables held for sale Payment for Origination and Purchase, Loan, Held for Sale Payments for Origination and Purchases of Loans Held for sale, Total Interest Receivable, Noncurrent Interest Receivable Gain (Loss) on Sale of Financing Receivable Realized (gain) on sale of finance receivables Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period Shares, Granted + shares Non-Investment Grade Securities Non-Investment Grade Securities [Member] Non-investment grade securities Intangible Asset, Finite-Lived [Table] United Auto Credit Corporation [Member] United Auto Credit Corporation UACCUACCP Property Plant And Equipment [Line Items] Property, Plant and Equipment [Line Items] Subsequent Event Type Subsequent Event Type [Axis] Debt Instrument, Redemption Price, Percentage of Principal Amount Redeemed Redemption percentage of principal amount Summary of Calculation of Diluted Shares Outstanding Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share [Table Text Block] Aggregate borrowings limit Line of credit facility, maximum borrowing capacity Increased borrowing

capacityShare-Based Compensation Arrangement by Share-Based Payment Award, Fair-Value Assumptions, Risk-Free Interest-RateRisk-free interest-rateTotal ExposureVariable Interest-Entity, Reporting-Entity Involvement, Maximum Loss Exposure, AmountSecuritization VehiclesSecuritization Vehicles memberSecuritization Vehicles memberShare-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, NumberShares, Unvested and outstanding, Beginning balanceShares, Unvested and outstanding, Ending balance [shares]Amendment FlagAmendment FlagSoftware and IT costs.Software And I T Costs [Member]Software and IT CostsReclassification of finance receivables held for sale to finance receivables at fair value, netReclassification Of Finance Receivables Held For Sale To Finance Receivables At Fair Value, NetReclassification of finance receivables held for sale to finance receivables at fair value, netOperating Lease, Liability, NoncurrentOperating lease liabilities, excluding current portionDomestic Tax Jurisdiction [Member]Domestic Tax AuthorityUnited Auto Credit 2024-1-AUnited Auto Credit Two Thousand Twenty Four One A [Member]United auto credit two thousand twenty four one aDebt Instrument, NameDebt Instrument, Name [Domain]Additional paid-in capitalAdditional Paid in Capital, Common StockAdditional Paid in Capital, Common Stock, Beginning BalanceAdditional Paid in Capital, Common Stock, Ending BalanceSchedule of Reconciliation Between Reportable Segment Gross Profit to Consolidated Loss Before Provision for Income TaxesReconciliation of Operating Profit (Loss) from Segments to Consolidated [Table Text Block]SOFRSecured Overnight Financing Rate (SOFR) Overnight Index Swap Rate [Member]2023-1 SecuritizationResidual interest two thousand and twenty three one securitizations [Member]Residual interest two thousand and twenty three one securitization.Disposal Group, Including Discontinued Operation, Depreciation and AmortizationDepreciation and amortizationNet lossNet lossShares, ExercisedShares, ExercisedShare-Based Compensation Arrangement by Share-Based Payment Award, Options, Exercises in PeriodExercise of stock options (in shares)Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Issued in PeriodCompany's common stock shares reserved for issuanceVariable Rate [Domain]Amount of rated asset-backed securities in an auto finance receivable securitization transaction, soldSecuritization transactionAccounts Receivable From Securitization TransactionsTotal revenueBusiness Acquisition, Pro Forma RevenueShares, OutstandingShare-Based Compensation Arrangement By Share-Based Payment Award, Equity Instruments Other Than Options, Outstanding, NumberShare-based compensation arrangement by share-based payment award, equity instruments other than options, outstanding, number.Schedule of Debt InstrumentsSchedule of Debt [Table Text Block]Labor and Related ExpenseCompensation and benefitsEquity ComponentEquity Component [Domain]Award acceleration periodShare-Based Compensation Arrangement By Share-Based Payment Award Award Acceleration PeriodShare-based compensation arrangement by share-based payment award award acceleration period.Statistical MeasurementStatistical Measurement [Domain]Gain (Loss) on Investments, TotalGain (Loss) on InvestmentsRealized and unrealized losses, net of recoveriesRealized and unrealized losses, net of recoveriesInterest expense on corporate debtInterest expenseInterest Expense, Debt, TotalInterest expense on corporate debtOther loss (income), netOther Nonoperating Income (Expense), TotalOther Nonoperating Income (Expense)Other loss (income), netTrademarks [Member]TrademarksFinance receivables from consolidation of 2022-2 securitization transactionFinance Receivables From Consolidation Of Two Thousand And Twenty Two Two Securitization TransactionFinance receivables from consolidation of 2022-2 securitization transaction.Furniture and FixturesFurniture and Fixtures [Member]EcommerceE Commerce [Member]Ecommerce.Other Other Revenue [Member]Other revenue.Disaggregation Of Revenue [Table]Disaggregation of Revenue [Table]Discontinued Operation, Tax (Expense) Benefit from Provision for (Gain) Loss on DisposalProvision (benefit) for income taxesProvision for income taxesNet Income (Loss), Including Portion Attributable to Noncontrolling Interest, TotalNet Income (Loss), Including Portion Attributable to Noncontrolling InterestNet loss from continuing operationsNet lossPreferred stock, issuedPreferred Stock, Shares Issued, TotalIssuance of sharesConsolidation of VIEsFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Consolidation of Variable Interest EntitiesFair value, measurement with unobservable inputs reconciliation, recurring basis, asset, consolidation of variable interest entities.Cash Provided by (Used in) Investing Activities, Discontinued OperationsNet cash provided by (used in) investing activities from discontinued operationsDebt of securitized VIEsDebt Of Securitized Variable Interest Entities [Member]Debt of securitized variable interest entities.Restricted cashRestricted cash (including restricted cash of consolidated VIEs of \$49.1 million and \$24.7 million, respectively)Restricted cashCash deposits included in restricted cashRestricted Cash as of June 30, 2022 (in thousands)Variable Interest Entity, Measure of Activity [Abstract]Finite-Lived Intangible Assets Acquired Fair ValueUnited Auto Credit 2024-1-BUnited Auto Credit Two Thousand Twenty Four One B [Member]United auto credit two thousand twenty four one bConsolidation Items [Axis]Finance receivables at fair value noncurrent.Finance Receivables at Fair Value NoncurrentFinance receivables at fair valuePrepaid Expense and Other Assets, CurrentPrepaid expenses and other current assetsShare-Based Compensation Arrangement by Share-Based Payment Award, Options, Vested and Expected to Vest, Exercisable, Weighted Average Exercise PriceWeighted Average Exercise Price, Vested and exercisableRepayments of warehouse credit facilitiesRepayments of Warehouse Credit Facilities of Consolidated Variable Interest EntitiesRepayments of warehouse credit facilities of consolidated variable interest entities.Class of StockClass of Stock [Domain]SeveranceSeveranceSeverance CostsFinance receivables held for sale, net (including finance receivables of consolidated VIEs of \$399.3 million and \$457.2 million, respectively)Finance receivables held for sale, carrying valueFinance receivables held for sale, netSchedule of Finite-Lived Intangible Assets [Table Text Block]Schedule of Intangible Assets, NetSchedule of Estimated Useful Lives of Intangible AssetsCommon stock, shares outstandingCommon Stock, Shares, OutstandingCommon Stock, Shares, Outstanding, Beginning BalanceCommon Stock, Shares, Outstanding, Ending BalanceSummary of Unconsolidated Variable Interest EntitiesSummary of Unconsolidated Variable Interest Entities [Table Text Block]Summary of unconsolidated variable interest entities.Finite-Lived Intangible Assets, Major Class Name [Domain]Interest Income (Expense), OperatingNet interest incomeNet interest incomeCredit facility, outstanding borrowingsAggregate borrowing limitLine of credit facility, current borrowing capacitySchedule of Components of Income Tax Expense (Benefit) [Table Text Block]Schedule of Components of Provision for Income TaxesUnited Auto Credit 2023-1-DUnited Auto Credit Two Thousand Twenty Three One D [Member]United Auto Credit Two Thousand Twenty Three One D [Member]VehiclesVehiclesVehicles.WholesaleWholesale [Member]Wholesale.Acquired Finite-Lived Intangible Assets, Weighted Average Useful LifeWeighted Average Useful LifeExpected proceeds from beneficial interests in securitizations pledged as collateralExpected Proceeds from Beneficial Interests in Securitizations Pledged as CollateralExpected proceeds from beneficial interests in securitizations pledged as collateral.United Auto Credit 2024-1-CUnited Auto Credit Two Thousand Twenty Four One C [Member]United auto credit two thousand twenty four one cIncome Taxes [Line Items]Income Taxes [Line Items]Income Taxes [Line Items]Securitization debt from consolidation of 2022-2 securitization transactionSecuritization Debt From Consolidation Of Two Thousand And Twenty Two Two Securitization Transaction.Securitization debt from consolidation of two thousand and twenty two two securitization transaction.Securitization debt of consolidated VIEs at amortized costSecuritization Debt of Consolidated Variable Interest Entities at Amortized Cost [Member]Securitization debt of consolidated variable interest entities at amortized cost.Vast Holdings, Inc.Vast Holdings Inc [Member]Vast Holdings, Inc. (“d/b/a CarStory”)Junior Subordinated DebenturesJunior Subordinated Debt [Member]Disposal group, including discontinued operation, accrued expenses.Disposal Group, Including Discontinued Operation, Accrued ExpensesAccrued expensesFinite-Lived Intangible Assets [Line Items]Finite-Lived Intangible Assets [Line Items]Expected repurchases period start, month and yearExpected Repurchases Period StartExpected repurchases period start.Discontinued Operations and Disposal Groups [Abstract]Finance receivables held for sale, fair valueLoan, Held for Sale, Fair Value DisclosureInteractive Data CurrentEntity Interactive Data CurrentCash acquired from acquisitionCash Acquired from AcquisitionProductProduct, netProduct [Member]Proceeds from Issuance of Senior Long-Term DebtNet proceeds from offering, after deducting commissions paid to initial purchasers and debt issuance costs paid to third partiesProceeds from issuance of convertible senior notesShare conversion ratio.Share Conversion RatioShare conversion ratioBusiness acquisition, number of shares issuedBusiness Acquisition, Equity Interest Issued or Issuable, Number of SharesWarehouse Credit Facilities of Consolidated VIEsWarehouse Credit Facilities of Consolidated Variable Interest Entities Text BlockWarehouse credit facilities of consolidated variable interest entities text block.Accounting Standards Update [Domain]Document Quarterly ReportConsolidated Entities [Axis]Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair ValueWeighted Average Grant Date Fair Value per Share, Vested | \$ / sharesRelated Party TransactionsRelated Party Transactions Disclosure [Text Block]Balance Sheet LocationStatement of Financial Position Location, Balance [Axis]Statistical MeasurementStatistical Measurement [Axis]Cost of Goods and Services Sold, TotalCost of Goods and Services SoldCost of salesDue to Correspondent BrokersDealer related liabilitiesReverse Stock SplitStockholders' Equity, Policy [Policy Text Block]Share-Based Payment Arrangement, Tranche Three [Member]Debt Instrument, Payment TermsLong term debt payment termsTotal financial assetsTotal financial assetsFinancial assetsTotal financial assetsImplementation costs capitalized accumulated amortization.Implementation Costs Capitalized Accumulated AmortizationImplementation costs capitalized, accumulated amortizationUnited Auto Credit 2023-1-AUnited Auto Credit Two Thousand Twenty Three One A [Member]United Auto Credit Two Thousand Twenty Three One A.Summary of Fair Value of Financial Instruments Not Carried at Fair ValueFair Value Measurements, Nonrecurring [Table Text Block]Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block]Summary of Maturity of Lease Liabilities on Undiscounted Cash Flow Basis and ReconciliationDebt Instrument, Redemption, Period Three [Member]Company May Redeem On or after July 6, 2024Fair Value, Ending BalanceFair Value, Beginning BalanceFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset ValueCommercial Paper [Member]Commercial PaperFinite-Lived Intangible Assets, Gross, TotalFinite-Lived Intangible Assets, GrossGross Carry-ing ValueInterest PayableInterest payableShares available for future issuanceShare-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for GrantShare-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair ValueWeighted Average Grant Date Fair Value per Share, Granted | sharesUnrecognized stock-based compensation weighted average periodShare-Based Payment Arrangement, Nonvested Award, Cost Not Yet Recognized, Period for RecognitionLong term debtBusiness Combination, Recognized-Identifiable Assets Acquired and Liabilities Assumed, Noncurrent Liabilities, Long-Term DebtLoss Contingency, Nature [Domain]Consecutive business daysDebt Instrument, Convertible, Threshold Consecutive Trading DaysConsecutive trading daysIncome Statement LocationStatement of Income Location, Balance [Axis]Total Rated NotesRated NotesTotal Rated Notes [Member]Total rated notes.Cash and Cash EquivalentsCash and Cash Equivalents [Axis]Total assetsAssetsAssetsShare-Based Compensation Arrangement by Share-Based Payment Award, Fair-Value Assumptions, Expected TermExpected term (in years)Restructuring Type [Axis]Tax Period [Axis]Total Rated Notes At Amortized CostTotal Rated Notes At Amortized Cost [Member]Total rated notes at amortized cost member.Schedule of Long-Term Debt Instruments [Table]Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in PeriodShares, Vested | sharesAcquisition-related costProforma Adjustments Related to Non-Recurring Acquisition Related CostProforma adjustments related to non-recurring acquisition related cost.Business Acquisition [Line Items]Accounting Standards Issued But Not Yet AdoptedNew Accounting Pronouncements, Policy [Policy Text Block]Entity Address, City or TownEntity Address, City or TownRevision of Prior Period, Adjustment [Member]AdjustmentsEquity [Abstract]Interest Income on Cash and Cash EquivalentsInterest Income on Cash and Cash EquivalentsInterest income on cash and cash equivalentsSegmentsSegments [Axis]Non-recurring Tax Adjustment (Benefit)Non-recurring tax adjustment (benefit).Non-recurring tax adjustment (benefit)Restricted cashBusiness Combination Recognized-Identifiable Assets Acquired And Liabilities Assumed Restricted cashBusiness Combination Recognized-Identifiable Assets Acquired And Liabilities Assumed Restricted cashForfeited sharesShare-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in PeriodShares, Forfeited / cancelled | sharesDiscontinued of Operations [Member]Discontinued of Operations [Member]Discontinued OperationsDisposal Group, Including Discontinued Operation, Property, Plant and EquipmentProperty and equipment, netOutstanding PrincipalDebt Instrument, Face AmountDebt instrument aggregate principal amountFinancial Asset, Aging [Axis]Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Vested and Expected to Vest, Exercisable, Weighted Average Remaining Contractual TermWeighted Average Remaining Contractual Life, Vested and exercisableAccounting Standards Update 2020-06 [Member]ASU 2020-06Revision of Prior Period [Domain]Other assets (beneficial interests in securitizations)Other Assets, Fair Value DisclosureSchedule Of Segment Reporting Information By Segment [Table]Schedule of Segment Reporting Information, by Segment [Table]Other Sundry Liabilities, TotalOther Sundry LiabilitiesOtherRealized (gain) on sale of finance receivables.Realized (gain) on sale of finance receivablesStock-based CompensationShare-Based Payment Arrangement [Text Block]Number of shares authorized for issuanceShare-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares AuthorizedFollow On Public Offering [Member]Follow on public offering.Follow On Public OfferingWarranties and GAP income (loss), netWarranties and Gap Income (Loss), NetWarranties and gap income (loss), net.Summary of Gains or Losses Recorded Related to Eligible Financial InstrumentsFair Value, Measured on Recurring Basis, Gain (Loss) Included in Earnings [Table Text Block]Shares , ExpiredShares , expiredShare-Based Compensation Arrangement by Share-Based Payment Award, Options, Expirations in PeriodZero point seven five percent unsecured convertible senior notes due two thousand twenty six.Zero Point Seven Five Percent Unsecured Convertible Senior Notes Due Two Thousand Twenty Six [Member]0.75% Unsecured Convertible Senior Notes Due 2026Civil PenaltiesCivil Penalties [Member]Civil penalties.Other AssetsOther Assets [Member]Fair Value, Asset (Liability), Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]Fair Value Disclosures [Abstract]Fair Value Disclosures [Abstract]Net proceeds from securitizationProceeds from Accounts Receivable SecuritizationResidual Interest, 2022-1 and 2022-2 SecuritizationResidual Interest Two Thousand And Twenty Two One And Two Thousand And Twenty Two Two Securitization [Member]Residual Interest 2022-1 and 2022-2 Securitization.Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Forfeitures and Expirations in Period, Weighted Average Exercise PriceWeighted Average Exercise Price, Forfeited / cancelledSummary of Pro Forma InformationBusiness Acquisition, Pro Forma Information [Table Text Block]Chief Executive Officer [Member]CEOLiabilities, Current [Abstract]Current Liabilities:Consolidation of VIEsProceeds from Consolidation of Variable Interest EntityProceeds from consolidation of variable interest entity.Principal payments received on finance receivables held for saleIncrease Decrease in Principal Payments Received on Finance Receivables Held for SaleIncrease (decrease) in principal payments received on finance receivables held for sale.Beneficial interests in securitizationsBeneficial Interests in SecuritizationsBeneficial interests in securitizations.Cash paid for income taxesIncome Taxes Paid, Net, NetIncome Taxes Paid, Net, TotalDocument TypeDocument TypeAccounting Standards Update [Axis]Business combination unvested stock options assumed fair value.Business Combination Unvested Stock Options Assumed Fair ValueFair value of unvested stock options assumedFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, IssuanceIssuances, net of discountAsset Impairment Charges, TotalAsset Impairment ChargesImpairment chargesImpairment charges incurredImpairment chargesTitle of 12(b) SecurityTitle of 12(b) SecurityCash and cash equivalentsCash and Cash Equivalents, at Carrying ValueCash and Cash Equivalents, at Carrying Value, TotalCash and Cash Equivalents, at Carrying Value, Beginning BalanceCash and Cash Equivalents, at Carrying Value, Ending BalanceNumber of senior secured warehouse credit facilitiesNumber of Senior Secured Warehouse Credit FacilitiesNumber of senior secured warehouse credit facilities.Aggregate Principal BalanceVariable Interest Entity Amortized Cost Aggregate Principal BalanceVariable interest entity amortized cost aggregate principal balance.Balance Sheet LocationStatement of Financial Position Location, Balance [Domain]Trademarks and Trade NamesTrademarks and Trade Names [Member]Lease, Cost [Table Text Block]Summary of Lease Costs and ActivityDebt Instrument, Redemption, Period [Axis]Other Liabilities [Table Text Block]Schedule of Other LiabilitiesStatement of Stockholders' Equity [Abstract]Inventory valuation reservesInventory Valuation ReservesInventory Valuation Reserves, Beginning BalanceInventory Valuation Reserves, Ending BalanceDocument Fiscal Period FocusDocument Fiscal Period FocusTotal noninterest incomeNoninterest loss, netNoninterest IncomeNoninterest income, netTotal noninterest (loss) incomeSecuritization debt, net of current portionLong term debt, net of current portionLong term debt, net of current portionLong-Term Debt, Excluding Current MaturitiesShare-Based Compensation Arrangement by Share-Based Payment Award, Options, Grants in Period, GrossNumber of shares grantedShares, GrantedImplementation costs capitalized.Implementation Costs CapitalizedImplementation costs capitalizedShare based compensation arrangement by share-based payment award vesting description.Share-Based Compensation Arrangement by Share-Based Payment Award, Vesting DescriptionVesting descriptionAsset ClassAsset Class [Domain]Property and equipment, grossProperty, Plant and Equipment, GrossProperty, Plant and Equipment, Gross, TotalProperty, Plant and Equipment, Gross, Beginning BalanceProperty, Plant and Equipment, Gross, Ending BalancePurchased TechnologyPurchased technology MemberPurchased technology MemberPrinciples of ConsolidationConsolidation, Policy [Policy Text Block]Variable Interest Entities and SecuritizationsVariable Interest Entity Disclosure [Text Block]Debt Instrument, Redemption, Period Two [Member]During Five Consecutive Business Day Period After Any Ten Consecutive Trading Day PeriodSubsequent Event TypeSubsequent Event Type [Domain]Transfer within Level 3 categoriesFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Period Increase (Decrease) Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Period Increase (Decrease), TotalSchedule of Share-Based Payment Award, Stock Options, Valuation Assumptions [Table Text Block]Summary of Weighted Average Assumptions Used in

Calculation of Fair Value Using Black-Scholes Option Pricing ModelPercentage of owned finance subsidiaryPercentage of Trust-Issuer-Owned Finance SubsidiaryPercentage of trust-issued owned finance subsidiary.Operating Segments [Member]Operating SegmentsDisposal Groups, Including Discontinued Operations, Disclosure [Text Block]Discontinued OperationsError Correction [Table]Other assetsBusiness Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Current Assets, OtherFair value of the collateral pledged amountDebt Instrument, Collateral AmountAccounting Changes and Error Corrections [Abstract]Financial InstrumentsFinancial Instruments [Domain]Business Combination, Consideration Transferred, Equity Interests Issued and IssuableCommon stock issuedSale of StockSale of Stock [Axis]Investing activitiesNet Cash Provided by (Used in) Investing Activities [Abstract]Finance receivablesAggregate fair value of finance receivables reported at fair valueReceivables, Fair Value Disclosure, TotalSchedule of Nonvested Restricted Stock Units Activity [Table Text Block]Summary of Activity for Restricted Stock UnitsInterest Expense, OtherOther interest expenseRevenue from Contract with Customer, Excluding Assessed TaxTotal revenueDisposal Groups, Including Discontinued Operations [Table Text Block]Schedule of Condensed Consolidated Operations and Balance Sheets from Discontinued OperationsIncome TaxesIncome Tax Disclosure [Text Block]Schedule of Effective Income Tax Rate Reconciliation [Table Text Block]Schedule of Effective Income Tax Rate ReconciliationDisposal Group, Including Discontinued Operation, Interest IncomeInterest incomeAggregate Principal BalanceFinancing Receivable, after Allowance for Credit LossFinancing Receivable, after Allowance for Credit Loss, TotalConsolidated Entities [Domain]Disposal Group, Including Discontinued Operation, AssetsAssets from discontinued operationsAssets from discontinued operationsLogistics Fleet Vehicles [Member]Line Of Credit Facility [Line Items]Line of Credit Facility [Line Items]Selling, general and administrative expensesSelling, General and Administrative Expense, TotalSelling, General and Administrative ExpenseSelling, general and administrative expensesWeighted Average Grant Date Fair Value per Share, OutstandingShare-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Outstanding, Weighted Average Grant Date Fair ValueShare-based compensation arrangement by share-based payment award, equity instruments other than options, outstanding, weighted average grant date fair value.Credit FacilityCredit Facility [Domain]Retail vehicle, netRetail Vehicle [Member]Retail vehicle.Total intangible assetsFinite-Lived Intangible Assets, Net, Beginning BalanceFinite-Lived Intangible Assets, Net, Ending BalanceFinite-Lived Intangible Assets, NetIntangible assets, netCarrying ValueTrade NameTrade Names [Member]Depreciation and amortizationDepreciation, Depletion and Amortization, NonproductionDepreciation, Depletion and Amortization, Nonproduction, TotalDepreciation and amortizationDebt Instrument, Frequency of Periodic PaymentLong-term debt, frequency of periodic paymentSchedule of Finite-Lived Intangible Assets Acquired as Part of Business Combination [Table Text Block]Summary of Final Identifiable Intangible Assets Acquired and their Estimated Weighted Average Useful LifeOther financing activitiesProceeds from (Payments for) Other Financing ActivitiesEntity Address, Address Line TwoEntity Address, Address Line TwoLIABILITIES, REDEEMABLE CONVERTIBLE PREFERRED STOCK AND STOCKHOLDERS' EQUITY (DEFICIT)Liabilities and Equity [Abstract]LIABILITIES AND STOCKHOLDERS' EQUITYDocument Period End DateDocument Period End DateNet Cash Provided by (Used in) Financing ActivitiesNet cash used in financing activitiesResidual Interest, 2022-2 and 2023-1 SecuritizationResidual Interest Two Thousand And Twenty Two And Two Thousand And Twenty Three One Securitization [Member]Residual interest two thousand and twenty two and two thousand and twenty three one securitization.Effective Income Tax Rate Reconciliation, PercentEffective Income Tax Rate Reconciliation, Percent, TotalEffective tax rate from continuing operations90 Days or More Past DueFinancial Asset, Equal to or Greater than 90 Days Past Due [Member]Income (Loss) from Discontinued Operations, Net of Tax, Attributable to ParentNet loss from discontinued operationsNet loss from discontinued operationsStockholders' Equity Note [Abstract]Description of business and basis of presentation.Description of Business And Basis Of Presentation [Line Items]Description of Business and Basis of Presentation [Line Items]Stock Issued During Period, Shares, Restricted Stock Award, GrossVesting of restricted stock awards/units (in shares)Debt Instrument, Convertible, Threshold Trading DaysTrading daysPotentially dilutive shares not included in calculation of diluted shares outstandingAntidilutive Securities Excluded from Computation of Earnings Per Share, AmountASU 2021-08Accounting Standards Update 2021-08 [Member]Finance receivables at fair valueBusiness Combination, Acquired Receivable, Fair ValueStock-based compensationAPIC, Share-Based Payment Arrangement, Increase for Cost RecognitionAPIC, Share-based Payment Arrangement, Increase for Cost Recognition, TotalDebt Conversion, Converted Instrument, AmountDebt conversion, each principal amount initially be convertibleDisposal Group, Including Discontinued Operation, Other LiabilitiesOther liabilitiesAccrued Liabilities, Current, TotalAccrued Liabilities, CurrentAccrued expenses2020 Incentive Award PlanTwo Thousand Twenty Incentive Award Plan [Member]Two thousand twenty incentive award plan.Servicing IncomeServicing incomeServicing income.Presentation reclasses.Presentation Reclasses [Member]Presentation Reclasses(Benefit) provision for income taxes from continuing operationsProvision (benefit) for income taxesProvision (benefit) for income taxesIncome Tax Expense (Benefit)Provision for income taxesNet Cash Provided by (Used in) Investing Activities, Continuing OperationsNet cash provided by investing activities from continuing operationsTrading SymbolTrading SymbolBusiness Combinations [Abstract]Variable Rate [Axis]BalanceBalanceEquity, Attributable to ParentTotal stockholders' equityDisposal Group, Including Discontinued Operation, LiabilitiesLiabilities from discontinued operationsLiabilities from discontinued operationsWarranty and GAP liabilities.Warranty And G A P LiabilitiesWarranty and GAP liabilitiesNet Interest Income After Losses and RecoveriesNet interest income after losses and recoveriesNet interest income after losses and recoveriesNet interest income after losses and recoveriesDisposal Group, Including Discontinued Operation, Deferred RevenueDeferred revenueLong-Lived Tangible AssetLong-Lived Tangible Asset [Axis]United Auto Credit 2022-2-2United Auto Credit Two Thousand Twenty Two W D [Member]United Auto Credit Two Thousand Twenty Two W D [Member]OtherLiabilities, NoncurrentOther long-term liabilitiesCommon stock bid priceDebt Instrument, Convertible, Conversion PriceInitial conversion price per sharePayments to Acquire Businesses, GrossCashCash purchase priceReclassification of finance receivables held for sale to finance receivables at fair valueFair Value Measurement with Unobservable Inputs Reconciliation Reclassification Of Finance Receivables Held For Sale To Finance Receivables At Fair ValueFair value measurement with unobservable inputs reconciliation reclassification of finance receivables held for sale to finance receivables at fair value.Restricted Stock UnitsRestricted Stock Units (RSUs) [Member]RSUsRelated Party Transactions [Abstract]Income (Loss) from Discontinued Operations and Disposal of Discontinued Operations, Net of Tax, Per Basic Share, TotalIncome (Loss) from Discontinued Operations and Disposal of Discontinued Operations, Net of Tax, Per Basic ShareNet loss per share attributable to common stockholders, Discontinued operations, basicOther Liabilities Disclosure [Abstract]Finance Receivables at Fair ValueFinance Receivables at Fair Value Including Interest Receivables [Member]Finance receivables at fair value including interest receivables.Schedule Of Property Plant And Equipment [Table]Property, Plant and Equipment [Table]GoodwillGoodwillGoodwill, TotalBeginning BalanceEnding BalanceFinancing of Beneficial Interest in SecuritizationsFinancing Of Beneficial Interest In SecuritizationsFinancing of Beneficial Interest in Securitizations [Member]Financing of beneficial interest in securitizations.Change in Accounting Principle, Accounting Standards Update, Adopted [true false]Change in accounting principle, accounting standards update, adopted [true false]Number of warehouse credit facilitiesNumber of Warehouse Credit FacilitiesNumber of warehouse credit facilities.Unrecognized stock-based compensation expenseShare-Based Payment Arrangement, Nonvested Award, Cost-Not yet Recognized, AmountShare-based Payment Arrangement, Nonvested Award, Cost-Not yet Recognized, Amount, TotalAccrued ExpensesAccrued Liabilities [Member]Financial Liabilities Gain (Loss)Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Liability, Gain (Loss) Included in EarningsDisposal Group Classification [Axis]Shares, Vested and exercisableShare-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other Than Options, Vested and Exercisable, NumberShare-based compensation arrangement by share-based payment award, equity instruments other than options, vested and exercisable, number.Leases [Abstract]United Auto Credit 2022-2-2United Auto Credit Two Thousand Twenty Two W B [Member]United Auto Credit Two Thousand Twenty Two W B.Components of Restructuring and Related ChargesRestructuring and Related Costs [Table Text Block]Summary of Total Assets and Total Liabilities Associated With Variable Interests in Consolidated VIEsSchedule of Variable Interest Entities [Table Text Block]EquipmentEquipment [Member]Use of EstimatesUse of Estimates, Policy [Policy Text Block]Accounting Policies [Line Items]Accounting Policy [Line Items]Accounting policy.Consolidated GFESConsolidated Collateralized Financing Entity [Policy Text Block]Consolidated Collateralized Financing Entity.Amortization of cloud computing assetsAmortization Of Cloud Computing AssetsAmortization of cloud computing assetsShare-based compensation arrangement by share-based payment award options fair value per share.Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Fair Value Per ShareFair value per shareClass of Stock [Line Items]Execution DateLine of Credit Facility, Initiation DateSchedule of Business Acquisitions, by Acquisition [Table]Reserve for chargebacksReserve For ChargebacksReserve for chargebacks.Expected beneficial interests in securitizations pledged as collateral.Expected Beneficial Interests in Securitizations Pledged as CollateralExpected beneficial interests in securitizations pledged as collateral.Non-investment grade securities, repurchasedAccounts Payable To Securitization TransactionsAccounts payable to securitization transactions.Security Exchange NameSecurity Exchange NameIncome (Loss) from Continuing Operations, Per Basic ShareNet loss per share attributable to common stockholders, continuing operations, basicFair Value by Liability ClassFair Value by Liability Class [Domain]Business Acquisition, AcquireeBusiness Acquisition, Acquiree [Domain]Operating ExpensesOperating expensesOperating Expenses, TotalFinance receivables marked to fair value on non-recurring basis.Finance Receivables Marked To Fair Value on Non-Recurring BasisFinance receivable fair value on non-recurring basisUnpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual statusUnpaid Principal Balance of Receivables within Finance Receivables Reported at Fair Value on Nonaccrual StatusUnpaid principal balance of receivables within finance receivables reported at fair value on nonaccrual status.Reclassification of finance receivables held for sale to finance receivables at fair value, netFair Value Measurement with Unobservable Inputs Reconciliation Reclassification Of Finance Receivables Held For Sale To Finance Receivables At Fair Value NetFair value measurement with unobservable inputs reconciliation reclassification of finance receivables held for sale to finance receivables at fair value net.Long-Lived Tangible AssetLong-Lived Tangible Asset [Domain]Loss Contingency Nature [Axis]Class of StockClass of Stock [Axis]Unrecognized Tax Benefits, Interest on Income Taxes AccruedInterest accrued in relation to uncertain tax positionsAccumulated depreciation and amortizationAccumulated Depreciation, Depletion and Amortization, Property, Plant, and EquipmentAccumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment, TotalAccumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment, Beginning BalanceAccumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment, Ending BalanceBusiness acquisition discounted marketability percentage.Business Acquisition Discounted Marketability PercentageBusiness acquisition discounted marketability percentageFinancial Instruments and Fair Value MeasurementsFair Value Disclosures [Text Block]Error Correction [Text Block]Revised Consolidated Financial Statements InformationSubsequent EventsSubsequent Event [Member]MaximumMaximumMaximum [Member]Restructuring and Related Activities Disclosure [Text Block]Restructuring ActivitiesLiabilities and EquityTotal liabilities and stockholders' equityRedemption pricePrincipal repayment under secured financing agreementsRepayments of Secured DebtFacility TwoFacility Two [Member]Facility Two.Gain on debt extinguishmentGain on debt extinguishmentGain (Loss) on Extinguishment of DebtGain (Loss) on Extinguishment of Debt, TotalOperating lease right-of-use assetsOperating Lease, Right of Use AssetFair Value, Assets and Liabilities Measured on Recurring Basis, Gain (Loss) Included in EarningsTotal net loss included in "Realized and unrealized losses, net of recoveries"Supplemental disclosure of cash flow information:Supplemental Cash Flow Information [Abstract]Aggregate fair value of rated notes of securitized VIEsFinancial Liabilities Fair Value DisclosureFinancial Liabilities Fair Value Disclosure, TotalAccounting Standards Update 2018-20 [Member]ASU 2016-02Net loss per share attributable to common stockholders, dilutedEarnings Per Share, DilutedTotal net loss per share attributable to common stockholders, dilutedTotal net loss per share attributable to common stockholders, dilutedLeasehold ImprovementsLeasehold Improvements [Member]Warehouse Credit FacilityWarehouse credit facility.Warehouse credit facility.Summary of Reportable SegmentsReconciliation of Revenue from Segments to Consolidated [Table Text Block]Total liabilities assumedTotal liabilities assumedTotal liabilities assumedBusiness Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, LiabilitiesTotal liabilitiesLiabilitiesCommon stock, voting rightsCommon Stock, Voting Rights2024-1 Securitization TransactionTwo Thousand Twenty Four One Securitization Transaction [Member]Two thousand twenty four one securitization transaction.Fair Value Hierarchy and NAVFair Value Hierarchy and NAV [Domain]Residual Interest, 2022-1 SecuritizationResidual Interest, Two Thousand and Twenty Two-One Securitization [Member]Residual interest, two thousand and twenty two one securitization.Assets, Current, TotalAssets, CurrentNet Cash Provided by (Used in) Investing ActivitiesNet cash provided by investing activitiesUnrecognized Tax Benefits, Beginning BalanceUnrecognized Tax Benefits, Ending BalanceUnrecognized Tax BenefitsUncertain tax positionsAggregate unpaid principal balance included within finance receivables that are reported at fair valueUnpaid Principal Balance of Receivables Fair Value DisclosureUnpaid principal balance of receivables fair value disclosure.Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting PeriodVesting periodDisposal Group, Including Discontinued Operation, Costs of Goods SoldTotal cost of salesInterest incomeInterest Income, OperatingInterest Income, Operating, TotalEntity Filer CategoryEntity Filer CategoryDebt Conversion, Converted Instrument, Shares IssuedDebt conversion, for each principal amount conversion to sharesCustomer Redress.Customer Redress [Member]Customer RedressConsecutive business daysNumber Of Consecutive Business DaysNumber of consecutive business days.Property, Plant and Equipment [Abstract]Percentage of shares of common stock outstanding as converted basisShare-Based Compensation Arrangement By Share-Based Payment AwardPercentage Of Shares Of Common Stock Outstanding As Converted BasisShare-based compensation arrangement by share-based payment award percentage of shares of common stock outstanding as converted basis.CarStory RevenueCarStory revenueCarStory revenue.CarStory revenueSchedule of Estimated Useful Lives of AssetsSchedule Of Property Plant And Equipment Estimated Useful Lives Table [Text Block]Schedule of property plant and equipment estimated useful lives.Debt Instrument, Redemption, Period [Domain]Retail FinancingRetail Financing [Member]Retail FinancingPayment for early contract and lease termination costsPayment for Early Contract and Lease Termination CostsPayment for early contract and lease termination costs.Outstanding borrowings percentage in cashOutstanding Borrowings PercentageOutstanding Borrowings PercentageCurrent Fiscal Year End DateCurrent Fiscal Year End DateFair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]Profit share receivable.Profit Share ReceivableProfit share receivableShipping and HandlingShipping and Handling [Member]Junior subordinated debenturesJunior Subordinated Debenture Owed to Unconsolidated Subsidiary Trust, NoncurrentStock-based compensation expenseShare-Based Payment Arrangement, Noncash ExpenseShare-based Payment Arrangement, Noncash Expense, TotalAttorneys' FeesAttorneys' Fees [Member]Attorneys' fees.Aggregate principal balance held for investment at fair value.Aggregate Principal Balance Held for Investment at Fair ValueAggregate principal balance held for investment at fair valueDisposal Group, Including Discontinued Operation, RevenueTotal revenueEntity Registrant NameEntity Registrant NameUnited Auto Credit 2022-2-2United Auto Credit Two Thousand Twenty Two E [Member]United Auto Credit Two Thousand Twenty Two E.2022-2 SecuritizationResidual Interest Two Thousand And Twenty Two Two Securitization MemberResidual Interest Two Thousand And Twenty Two Two Securitization.United Auto Credit 2024-1United Auto Credit Two Thousand Twenty Four One [Member]United auto credit two thousand twenty four oneFacility four.Facility Four [Member]Facility FourGross ProfitTotal gross profitNumber of reportable segmentsNumber of Reportable SegmentsChange in Accounting Principle, Accounting Standards Update, Early Adoption [true false]Change in Accounting Principle, Accounting Standards Update, Early Adoption [true false]Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table]Net Loss Per ShareEarnings Per Share [Text Block]Final Scheduled Payment DateDebt Instrument, Maturity DateLong-term debt, maturity dateEntity Emerging Growth CompanyEntity Emerging Growth CompanyInvestment, Type [Extensible Enumeration]Accounting Standards Update 2016-13 [Member]ASU 2016-13Money Market FundsMoney Market Funds [Member]Other Liabilities, CurrentOther current liabilitiesWeighted average number of shares outstanding used to compute net loss per share attributable to common stockholders, basicWeighted Average Number of Shares Outstanding, BasicWeighted Average Number of Shares Outstanding, Basic, TotalVesting [Domain]Loss Contingencies [Line Items]Weighted average interest rateShort-Term Debt, Weighted Average Interest Rate, at Point in TimeBusiness Acquisition, Date of Acquisition AgreementBusiness acquisition, date of acquisitionSchedule of Terms of the Warehouse Credit FacilitiesSchedule of Line of Credit Facilities [Table Text Block]Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]Other Operating Segment [Member]All OtherRepurchases of convertible senior notesRepurchases of convertible senior notesRepayments of convertible senior notesRepayments of Convertible DebtRated NotesRated Notes [Member]Rated notes.Common stock, shares authorizedCommon Stock, Shares AuthorizedRevenue, practical-expedient, incremental cost of obtaining contractRevenue, Practical Expedient, Incremental Cost of Obtaining Contract [true false]Property, Plant and Equipment, Useful LifeEstimated useful-lives of assetsListing price of share.Listing Price of ShareListing price of shareSchedule of Securitization Debt of Consolidated VIEsSchedule of Long-Term Debt Instruments [Table Text Block]Finance receivables at fair value (including finance receivables of consolidated VIEs of \$429.3 million and \$341.4 million, respectively)Finance receivables at fair value.Finance Receivables At Fair ValueFinance receivables at fair valuePercentage of servicing fees earned on outstanding principal balance of finance receivablePercentage of Servicing Fees Earned on Outstanding Principal

Balance of Finance ReceivablePercentage of servicing fees earned on outstanding principal balance of finance receivable.Level 1Fair Value, Inputs, Level 1 [Member]Debt Disclosure [Abstract]Long Term DebtLong Term Debt [Text Block]Share-Based Compensation Arrangements by Share-Based Payment Award, Options, Grants in Period, Weighted Average Exercise PriceWeighted Average Exercise Price, GrantedAmortization of Intangible AssetsAmortization of Intangible Assets, TotalAmortization expense for intangible assetsAmortization expenseDebt Instrument, Convertible, Earliest DateDebt instrument conversion dateFinancial InstrumentFinancial Instrument [Axis]Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Weighted Average Remaining Contractual TermWeighted Average Remaining Contractual Life, OutstandingAsset Pledged as Collateral with RightAsset Pledged as Collateral with Right [Member]Amortization of unearned discounts on finance receivables at fair value.Amortization Of Unearned Discounts On Finance Receivables At Fair ValueAmortization of unearned discounts on finance receivables at fair valueShare-Based Payment Arrangement [Abstract]Principal repayments of financing of beneficial interests in securitizationsPrincipal Repayments of Financing of Beneficial Interests in SecuritizationsPrincipal repayments of financing of beneficial interests in securitizations.Other Liabilities [Member]Other LiabilitiesNet lossBusiness Acquisition, Pro Forma Net Income (Loss)Accumulated impairment chargeGoodwill impairment chargeGoodwill impairmentImpairment chargesSegment assetsSegment AssetsSegment assets.Other Other Capitalized Property Plant and Equipment [Member]Accounting Policies [Abstract]Share-Based Payment Arrangement, Option, Activity [Table Text Block]Summary of Stock Option ActivityProceeds from warehouse credit facilitiesProceeds From Warehouse Credit Facilities of Consolidated Variable Interest EntitiesProceeds from warehouse credit facilities of consolidated variable interest entities.Outstanding balanceLong term Line of Credit, TotalWarehouse credit facilities of consolidated VIEsOutstanding borrowingsNoninterest ExpenseTotal expensesTotal expensesIncome Tax Disclosure [Abstract]Equity, Attributable to Parent [Abstract]Stockholders' equity:Supplemental disclosure of non-cash investing and financing activities:Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract]Restricted CashCash and Cash Equivalents, Restricted Cash and Cash Equivalents, Policy [Policy Text Block]Disposal Group Name [Domain]Statement [Table]Statement [Table]Schedule of Property and Equipment, NetProperty, Plant and Equipment [Table Text Block]Securitization Debt of Consolidated VIEsSecuritization Debt of Consolidated Variable Interest Entities [Member]Securitization debt of consolidated variable interest entities.Disposal Group, Including Discontinued Operation, Other AssetsOther assetsPreferred stock, authorizedPreferred Stock, Shares AuthorizedFinance Receivables at Fair ValueFinance Receivables at Fair Value [Member]Finance receivables at fair value.Variable Interest Entity [Line Items]United Auto Credit 2023 1-United Auto Credit Two Thousand Twenty Three One C [Member]United Auto Credit Two Thousand Twenty Three One C.Schedule of Reconciliation of Financial Assets Measured at Fair Value on a Recurring Basis Using Level 3 InputsFair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block]Disposal Group Classification [Domain]Entity File NumberSecurities Act File NumberSegment InformationSegment Reporting Disclosure [Text Block]Asset-backed SecuritiesAsset-Backed Securities [Member]Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate EffectNet decrease in cash, cash equivalents and restricted cashRevenue from Contract with Customer [Abstract]Earnings Per Share [Abstract]Interest receivable (including interest receivables of consolidated VIEs of \$13.9 million and \$13.7 million, respectively)Interest ReceivableInterest receivableInventory Disclosure [Abstract]Statement of Financial Position [Abstract]Gross interest expenseInterest expenseInterest Expense, Operating and NonoperatingTotal interest expenseInitial Public OfferingIPOPO [Member]Operating Income (Loss)Loss from operationsExpected payments, 2024Long-Term Debt, Maturity, Year OneShare-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Expected Volatility RateExpected volatilitySegment Reporting, Reconciling Item, Corporate Nonseguement [Member]CorporateEntity Shell CompanyEntity Shell CompanyFinanceFinance [Member]FinanceLine Of Credit Facility [Table]Line of Credit Facility [Table]United Auto Credit 2023 1-United Auto Credit Two Thousand Twenty Three One [Member]United Auto Credit Two Thousand Twenty Three One-Debt Instrument, Interest Rate, Effective PercentageEffective interest rateIncrease (Decrease) in Accrued Interest Receivable, NetInterest receivableEntity Tax Identification NumberEntity Tax Identification-NumberASSETSAssets [Abstract]Assets: Number of consecutive trading days: Number of Consecutive Trading DaysNumber of consecutive trading daysSchedule of Error Corrections and Prior Period Adjustments [Table Text Block]Summary of Revised Consolidated Financial Statements InformationEntity Current Reporting StatusEntity Current Reporting StatusSummary of Other Relevant Data Related to Debt of Securitized VIEs Carried at Fair ValueFair Value, Liabilities Measured on Recurring Basis [Table Text Block]Schedule of finite lived intangible assets amortized estimated useful lives.Schedule Of Finite Lived Intangible Assets Amortized Estimated Useful Lives Table Text BlockSchedule of Estimated Useful Lives of Intangible AssetsTax Period Expire from 2034 through 2042Tax Period Expire From Two Thousand Thirty Four Through Two Thousand Forty Two [Member]Tax period expire from two thousand thirty four through two thousand forty two.Internal-use SoftwareSoftware Development [Member]Accounting standards updates 2018 13.Accounting Standards Updates 2018 13 [Member]ASU 2018-13Property and Equipment, NetProperty, Plant and Equipment Disclosure [Text Block]Logistics fleet.Logistics Fleet [Member]Logistics FleetNoninterest Income, Other Operating IncomeOther incomeLong-Term Debt, Type [Axis]InventoryInventory Disclosure [Text Block]Previously Reported [Member]As ReportedTotal assets acquiredBusiness Combination, Recognized-Identifiable Assets Acquired and Liabilities Assumed, Assets Document Fiscal Year FocusDocument Fiscal Year FocusPurchases of finance receivables, held for investment at fair valuePayments to Acquire Finance ReceivablesChange in Accounting Principle, Accounting Standards Update, Adoption DateChange in accounting principle, accounting standards update, adoption dateShare-Based Payment Arrangement, Tranche Two [Member]Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Forfeitures and Expirations in Period, TotalShare-Based Compensation Arrangement by Share-Based Payment Award, Options, Forfeitures and Expirations in PeriodShares, Forfeited / cancelledCash Provided by (Used in) Operating Activities, Discontinued OperationsNet cash provided by operating activities from discontinued operationsFinite-Lived Intangible Assets, Amortization Expense, Rolling Year Two2026United Auto Credit 2022 2-United Auto Credit Two Thousand Twenty Two Two [Member]United Auto Credit Two Thousand Twenty Two Two.Finite Lived Intangible Assets, Accumulated AmortizationAccumulated AmortizationCash, cash equivalents and restricted cash at the end of periodCash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued OperationsCash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations, TotalCash, cash equivalents and restricted cash at the beginning of periodBusiness AcquisitionBusiness Acquisition [Axis]City Area CodeCity Area CodeLiabilities, Current, TotalLiabilities, CurrentNet Cash Provided by (Used in) Operating Activities, Continuing OperationsNet cash used in operating activities from continuing operationsLine of Credit Facility, LenderLine of Credit Facility, Lender [Domain]Securitization DebtSecuritization Debt [Member]Securitization debt.Total inventoryInventoryInventory, NetDisposal Group, Including Discontinued Operation, Accounts PayableAccounts payableSchedule of reconciliation of restructuring liability.Schedule of reconciliation of restructuring liability [Table Text Block]Reconciliation of Beginning and Ending Restructuring Liabilityauthorized SharesShare Repurchase Program, Authorized, Number of SharesDisposal group, including discontinued operation, gain (loss) on disposal of long-lived assets.Disposal Group, Including Discontinued-Operation, Gain (Loss) on disposal of long-lived assetsGain on disposal of long-lived assetsFacility OneFacility One [Member]Facility One.Organization, Consolidation and Presentation of Financial Statements [Abstract]Local Phone NumberLocal Phone NumberPreferred Stock, outstandingPreferred Stock, Shares OutstandingPreferred Stock, Shares Outstanding, Beginning BalancePreferred Stock, Shares Outstanding, Ending BalanceUnited Auto Credit 2024 1-United Auto Credit Two Thousand Twenty Four One E [Member]United auto credit two thousand twenty four one e.Schedule of fair value of consideration transferred.Schedule Of Fair Value Of Consideration Transferred Table [Text Block]Summary of Fair Value of Consideration TransferredFinance Receivables at Fair ValueFinance Receivables at Fair Value, Policy [Policy Text Block]Finance receivables at fair value, policy.Income Tax Jurisdiction [Axis]Schedule of Income before Income Tax, Domestic and Foreign [Table Text Block]Schedule of Domestic and Foreign Pretax Income (Loss)Commitments and Contingencies Disclosure [Abstract]Parts and accessoriesParts And AccessoriesParts and accessories.Cloud computing arrangements.Cloud Computing Arrangements [Member]Cloud Computing ArrangementsFair Value, by Balance Sheet Grouping [Table]Schedule of Deferred Tax Assets and Liabilities [Table Text Block]Schedule of Deferred Tax Assets and LiabilitiesProfessional FeesProfessional feesOperating Lease, Liability, CurrentOperating lease liabilities, currentDeveloped Technology Rights [Member]Developed TechnologyTransfer out-of-Level 3Transfer out-of-Level 3Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers out-of-Level 3Income Tax Jurisdiction [Domain]Interest RateDebt Instrument, Interest Rate, Stated PercentageDebt instrument interest ratePledged Status [Domain]Accumulated DeficitRetained Earnings [Member]Purchase of property and equipmentPayments to Acquire Property, Plant, and EquipmentPayments to Acquire Property, Plant, and Equipment, TotalWarehouse credit facilitiesWarehouse credit facilitiesBusiness Combination Recognized Identifiable Assets Acquired And Liabilities Assumed Warehouse Credit FacilitiesBusiness combination recognized identifiable assets acquired and liabilities assumed warehouse credit facilities.Securitization DebtSecuritization debtSecuritization debt.Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Current Assets, ReceivablesAccounts receivable, prepaid expenses and other current assetsDocument Transition ReportDocument Transition ReportDebt Instrument, Date of First Required PaymentLong-term debt, beginning date of paymentOther assetsIncrease (Decrease) in Other Operating AssetsIncrease (Decrease) in Other Operating Assets, TotalNet Cash Provided by (Used in) Financing Activities, Continuing OperationsNet cash provided by financing activities from continuing operationsDeferred tax liabilityBusiness Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Deferred Tax LiabilitiesDeferred tax adjustment for acquisition of businessWeighted Average Exercise Price, ExercisedWeighted Average Exercise Price, ExercisedConcentration of Credit Risk and Significant CustomersConcentration Risk, Credit Risk, Policy [Policy Text Block]Unamortized debt issuance costsDebt Instrument, Unamortized Discount (Premium) and Debt Issuance Costs, Net, TotalDebt Instrument, Unamortized Discount (Premium) and Debt Issuance Costs, NetUnamortized debt discount and debt issuance costsFinite Lived Intangible Asset, Expected Amortization, Remainder of Fiscal YearFor remainder of 2024MinimumMinimum [Member]Common StockCommon Stock [Member]Restricted cash (including restricted cash of consolidated VIEs of \$47.3 million and \$49.1 million, respectively)Restricted Cash, TotalRestricted CashRestricted cashExpected payments, 2025Long-Term Debt, Maturity, Year TwoBusiness acquisition shares cancelled to satisfy working capital adjustment.Business Acquisition Shares Cancelled To Satisfy Working Capital AdjustmentBusiness acquisition shares cancelled to satisfy working capital adjustmentBusiness Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Cash and EquivalentsCash and cash equivalentsImpairment chargesDisposal Group, Including Discontinued Operation, Impairment ChargesDisposal group, including discontinued operation, impairment charges.Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair ValueWeighted Average Grant Date Fair Value per Share, Unvested and outstanding, Beginning balance + \$ / sharesWeighted Average Grant Date Fair Value per Share, Unvested and outstanding, Ending balance + \$ / shareAdditional Paid in CapitalAdditional Paid in Capital [Member]Recognized a gain on saleRecognized a gain on saleSecuritization or Asset-Backed Financing Arrangement, Financial Asset for which Transfer is Accounted as Sale, Gain (Loss) on SaleVariable Interest Entity [Table]Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract]Adjustments to reconcile net loss to net cash used in operating activities:Property and Equipment, NetProperty, Plant and Equipment [Member]Information Technology and Data ProcessingSoftware and IT costsIncome Statement LocationStatement of Income Location, Balance [Domain]Aggregate principal balance of finance receivables pledged as collateralAggregate principal balance of finance receivables pledged as collateralAggregate Principal Balance of Finance Receivables Pledged As CollateralSchedule of Aggregate Principal Balance and Fair Value of Finance Receivables Pledged to Securitization DebtSchedule of Finance Receivables Pledged to Securitization Debt [Table Text Block]Schedule of finance receivables pledged to securitization debt.Securitization Debt of Consolidated CFEsSecuritization Debt of Consolidated, Collateralized Finance Entities [Member]Securitization debt of consolidated, collateralized finance entities.Other Assets, NoncurrentOther assetsPaydownsFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, SettlementsTax period expire from 2028 through 2042.Tax Period Expire From Two Thousand Twenty Eight Through Two Thousand Forty Two [Member]Tax Period Expire from 2028 through 2042Percentage annual increase in shares available for issuance as award in each year beginningShare Based Compensation Arrangement By Share Based Payment Award Percentage Of Annual Increase In Shares Available For Issuance As AwardShare-based compensation arrangement by share-based payment award percentage of annual increase in shares available for issuance as award.SegmentsSegments [Domain]Other liabilitiesIncrease (Decrease) in Other Operating LiabilitiesIncrease (Decrease) in Other Operating Liabilities, TotalSchedule of InventorySchedule of Inventory, Current [Table Text Block]Goodwill and Intangible Assets Disclosure [Abstract]Aggregate fair value of receivables carried at fair value that are on nonaccrual statusAggregate Fair Value of Receivables Carried at Fair Value on Nonaccrual StatusAggregate fair value of receivables carried at fair value on nonaccrual status.Entity Common Stock, Shares OutstandingEntity Common Stock, Shares OutstandingFacility ThreeFacility Three [Member]Facility Three.United Auto Credit 2022 2-United Auto Credit Two Thousand Twenty Two Two C [Member]United Auto Credit Two Thousand Twenty Two Two C.Finite lived intangible assets, amortization expense, rolling after year fourFinite Lived Intangible Assets, Amortization Expense, Rolling after Year FourThereafterUnited Auto Credit 2021 1-United Auto Credit Two Thousand Twenty One One C [Member]United auto credit two thousand twenty one one C.Unitas Holdings Corp.Unitas Holdings corporation.Unitas Holdings corporation [Member]Disaggregation Of Revenue [Line Items]Disaggregation of Revenue [Line Items]Income (Loss) from Continuing Operations, Per Diluted ShareNet loss per share attributable to common stockholders, continuing operations, dilutedProperty, Plant, and Equipment, Useful Life, Term, Description [Extensible Enumeration]Basis of PresentationBasis of Accounting, Policy [Policy Text Block]Gross sales proceeds from offeringGross Proceeds from Issuance of Common StockGross proceeds from Issuance of common stock.Title and Position [Domain]Customer Relationships [Member]Customer RelationshipsDeveloped and Purchased TechnologyDeveloped and Purchased TechnologyDeveloped and Purchased Technology [Member]Developed and purchased technologyCumulative profit sharing payment recognizedCumulative Profit Sharing Payment RecognizedCumulative profit sharing payment recognized.Accounting Policy [Table]Accounting Policy [Table]Accounting policy.Common stock, \$0.001 par value, 500,000,000 shares authorized as of June 30, 2024 and December 31, 2023, 1,896,777 and 1,791,286 shares issued and outstanding as of June 30, 2024 and December 31, 2023, respectivelyCommon Stock, Value, IssuedCommon Stock, Value, Issued, TotalCommon Stock, Value, Issued, Beginning BalanceCommon Stock, Value, Issued, Ending BalanceLine of Credit, CurrentVehicle floorplanInterest incomeGross interest incomeInterest incomeInvestment Income, InterestSchedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block]Schedule of Estimated Amortization Expense for Intangible AssetsWeighted Average Grant Date Fair Value per Share, Vested and exercisableShare-Based Compensation Arrangement By Share-Based Payment Award, Equity Instruments Other than Options, Vested And Exercisable, Weighted Average Grant Date Fair ValueShare-based compensation arrangement by share-based payment award, equity instruments other than options, vested and exercisable, weighted average grant date fair value.Cash and cash equivalentsTotal financial assetsCash and Cash Equivalents, Fair Value DisclosureAggregate unpaid principal balance of rated notes of securitized VIEsUnpaid Principal Balance of Debt Related to Fair ValueUnpaid principal balance of debt related to fair value.Summary of Other Relevant Data Related to Finance Receivables Carried at Fair ValueFair Value, Assets Measured on Recurring Basis [Table Text Block]Expected payments, 2026Long-Term Debt, Maturity, Year ThreeOperating Lease, LiabilityPresent value of lease liabilitiesTotal operating lease liabilitiesOperating lease liabilitiesContract and lease termination costs.Contract and Lease Termination Costs [Member]Contract and Lease Termination CostsMeasurement FrequencyMeasurement Frequency [Axis]United Auto Credit 2024 1-EUnited Auto Credit Two Thousand Twenty One One E [Member]United auto credit two thousand twenty one one E.Commitments and ContingenciesCommitments and contingencies (Note 11)Finite-Lived Intangible Assets, Amortization Expense, Next Rolling 12 Months2025At The Market OfferingAt The Market Offering [Member]At The Market Offering.Other Noninterest ExpenseOther expensesAggregate gross sales proceedsSale of Stock, Available Aggregate Sales Proceeds AmountSale of Stock, Available Aggregate Sales Proceeds Amount.Weighted average number of shares outstanding used to compute net loss per share attributable to common stockholders, dilutedWeighted Average Number of Shares Outstanding, DilutedWeighted Average Number of Shares Outstanding, Diluted, TotalSummary of Significant Accounting PoliciesSignificant Accounting Policies [Text Block]Schedule of Segment Reporting Information, by Segment [Table Text Block]Summary of Reportable SegmentsRedeemable Preferred StockRedeemable Convertible Preferred Stock [Member]Accounts Receivable, after Allowance for Credit Loss, Current, TotalAccounts Receivable, after Allowance for Credit Loss, CurrentAccounts receivable, net of allowanceFinite-Lived Intangible Assets, Amortization Expense, Rolling Year Three2027Cash Provided by (Used in) Financing Activities, Discontinued OperationsNet cash used in financing activities from discontinued operationsLosses included in other incomeFinancial Assets Gain (Loss)Total Gain (Loss)Losses included in realized and unrealized lossesNet carrying valueSenior Notes, NoncurrentNet carrying value of debtDisposal group, including discontinued operation, selling, general and administrative expenses.Disposal Group, Including Discontinued Operation, Selling, General and Administrative ExpensesSelling, general and administrative expensesUnited Auto Credit 2024 1-DUnited Auto Credit Two Thousand Twenty Four One D [Member]United auto credit two thousand twenty four one d [Member]Inducement

award-plan.Inducement Award Plan [Member]Inducement Award PlanAccrued software and IT costs.Accrued Software And I T CostsAccrued software and IT costsEntity-Small BusinessEntity Small BusinessSegment Reporting Information [Line Items]Segment Reporting Information [Line Items]Variable interest rateBasis pointsDebt Instrument, Basis Spread on Variable RateTotal Rated Notes At Fair ValueTotal Rated Notes At Fair Value [Member]Total rated notes at fair value member.Schedule of Company Recognized Revenue and Expense Associated with CFEs in Condensed Consolidated Statements of OperationsConsolidated Collateralized Financing Entity [Table Text Block]Consolidated collateralized financing entity.Debt Disclosure [Text Block]Vehicle Floorplan RevenuesRevenues, TotalReverse stock split ratioStockholders' Equity Note, Stock Split, Conversion RatioLine of Credit Facility [Abstract]Severance and other personnel-related costs.Severance and Other Personnel-Related Costs [Member]Severance and Other Personnel-Related CostsCredit FacilityCredit Facility [Axis]Provision to record finance receivables held for sale at lower of cost or fair value.Provision to Record Finance Receivables Held For Sale At Lower Of Cost Or Fair ValueProvision to record finance receivables held for sale at lower of cost or fair valueAsset Pledged as Collateral without RightAsset Pledged as Collateral without Right [Member]Other Liabilities Disclosure [Text Block]Other LiabilitiesWeighted Average Exercise Price, ExpiredShare-Based Compensation Arrangements by Share-Based Payment Award, Options, Expirations in Period, Weighted Average Exercise PriceEcommerce operations and used vehicle dealership business wind-down.Ecommerce Operations and Used Vehicle Dealership Business Wind-Down [Member]Ecommerce Operations and Used Vehicle Dealership Business Wind-downFinancing activitiesNet Cash Provided by (Used in) Financing Activities [Abstract]Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Weighted Average Exercise PriceWeighted Average Exercise Price, Outstanding, Beginning balanceWeighted Average Exercise Price, Outstanding, Ending balanceAccounting Standards Update 2019-12 [Member]ASU 2019-12Liabilities [Abstract]Liabilities-Asset ClassAsset Class [Axis]Intangible Assets, Net (Excluding Goodwill), TotalIntangible Assets, Net (Excluding Goodwill)Carrying ValueIntangible assets, netWarehouse Credit FacilityWarehouse Credit Facility [Member]Warehouse credit facility.Warehouse FacilitiesState and Local Jurisdiction [Member]State and Local JurisdictionMeasurement FrequencyMeasurement Frequency [Domain]Sharen based compensation arrangements by share based payment award options exercise price.Share-Based Compensation Arrangements by Share-Based Payment Award, Options, Exercise PriceExercise price per shareFinance ReceivablesLoans Receivable [Member]Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent, TotalOther Comprehensive Income (Loss), Net of Tax, Portion Attributable to ParentOther comprehensive income (loss)Income (Loss) from Continuing Operations, Net of Tax, Attributable to ParentNet loss from continuing operationsNet loss from continuing operationsLevel 3Fair Value, Inputs, Level 3 [Member]Accounts Payable, CurrentAccounts payableAccounts Payable, Current, TotalSalesSalesFair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, SalesProceeds from borrowings under secured financing agreementsProceeds from Issuance of Secured DebtDisposal Group, Including Discontinued Operation, Operating Income (Loss)Loss from operationsLoss from operationsUnited Auto Credit 2020-1United Auto Credit Two Thousand Twenty-One [Member]United Auto Credit Two Thousand Twenty One [Member]Change in Accounting Principle, Accounting Standards Update, Immaterial Effect [true false]Change in accounting principle, accounting standards update, immaterial effect [true false]Total financial liabilitiesTotal financial liabilitiesFinancial liabilitiesTotal financial liabilitiesAdjusted EBITDA by segment.Adjusted EBITDA by Segment [Abstract]Adjusted EBITDA by SegmentLIABILITIESDisposal Group, Including Discontinued Operation, Liabilities [Abstract]Aggregate principal balance held for sale at fair value.Aggregate Principal Balance Held for Sale at Fair ValueAggregate principal balance held for sale at fair value XML-18 R1.htm IDEA: XBRL DOCUMENT

Document and Entity Information - shares	6 Months Ended Jun. 30, 2024	Aug. 05, 2024
Cover [Abstract]		
Document Type	10-Q	
Amendment Flag	false	
Document Period End Date	Jun. 30, 2024	
Document Fiscal Year Focus	2024	
Document Fiscal Period Focus	Q2	
Trading Symbol	VRM	
Entity Registrant Name	VRROOM, INC.	
Entity Central Index Key	0001580864	
Entity Current Reporting Status	Yes	
Entity Interactive Data Current	Yes	
Current Fiscal Year End Date	--12-31	
Entity Filer Category	Accelerated Filer	
Entity Shell Company	false	
Entity Small Business	true	
Entity Emerging Growth Company	false	
Title of 12(b) Security	Common Stock, \$0.001 par value	
Security Exchange Name	NASDAQ	
Entity File Number	001-39315	
Entity Incorporation, State or Country Code	DE	
Entity Tax Identification Number	90-1112566	
Entity Address, Address Line One	3600 W Sam Houston Pkwy S	
Entity Address, Address Line Two	Floor 4	
Entity Address, City or Town	Houston	
Entity Address, State or Province	TX	
Entity Address, Postal Zip Code	77042	
City Area Code	518	
Local Phone Number	535-9125	
Document Quarterly Report	true	
Document Transition Report	false	
Entity Common Stock, Shares Outstanding		1,820,462

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CONDENSED CONSOLIDATED BALANCE SHEETS - USD (\$) \$ in Thousands	Jun. 30, 2024	Dec. 31, 2023
ASSETS		
Cash and cash equivalents	\$ 63,393	\$ 135,585
Restricted cash (including restricted cash of consolidated VIEs of \$47.3 million and \$49.1 million, respectively)	48,205	73,234
Finance receivables at fair value (including finance receivables of consolidated VIEs of \$429.3 million and \$341.4 million, respectively)	466,905	348,670
Finance receivables held for sale, net (including finance receivables of consolidated VIEs of \$399.3 million and \$457.2 million, respectively)	413,670	503,546
Interest receivable (including interest receivables of consolidated VIEs of \$13.9 million and \$13.7 million, respectively)	14,973	14,484
Property and equipment, net	2,219	4,982
Intangible assets, net	118,381	131,892
Operating lease right-of-use assets	8,918	7,063
Other assets (including other assets of consolidated VIEs of \$9.6 million and \$13.3 million, respectively)	33,908	59,429
Assets from discontinued operations	10,137	196,537
Total assets	1,180,709	1,475,422
LIABILITIES AND STOCKHOLDERS' EQUITY		
Warehouse credit facilities of consolidated VIEs	270,784	421,268
Long-term debt (including securitization debt of consolidated VIEs of \$272.4 million at amortized cost and \$199.8 million at fair value as of June 30, 2024 and \$314.1 million at fair value as of December 31, 2023)	794,734	626,583
Operating lease liabilities	11,587	10,459
Other liabilities (including other liabilities of consolidated VIEs of \$16.0 million and \$14.3 million, respectively)	51,581	61,321
Liabilities from discontinued operations	8,881	228,120
Total liabilities	1,137,567	1,347,751
Commitments and contingencies (Note 11)		
Stockholders' equity:		
Common stock, \$0.001 par value; 500,000,000 shares authorized as of June 30, 2024 and December 31, 2023; 1,806,777 and 1,791,286 shares issued and outstanding as of June 30, 2024 and December 31, 2023, respectively	2	2
Additional paid-in capital	2,092,657	2,088,381
Accumulated deficit	(2,049,517)	(1,960,712)
Total stockholders' equity	43,142	127,671
Total liabilities and stockholders' equity	\$ 1,180,709	\$ 1,475,422

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CONDENSED CONSOLIDATED BALANCE SHEETS (Parenthetical) \$ in Thousands	Jun. 30, 2024 USD (\$) \$ / shares shares
Restricted cash	\$ 48,205
Finance receivables at fair value	466,905
Finance receivables held for sale, net	413,670
Interest receivable	14,973
Other assets	33,908
Other liabilities	\$ 51,581

<u>Common stock, par value \$ / shares</u>	\$ 0.001
<u>Common stock, shares authorized shares</u>	500,000,000
<u>Common stock, shares issued shares</u>	1,806,777
<u>Common stock, shares outstanding shares</u>	1,806,777
<u>Securitization debt of consolidated VIEs at amortized cost</u>	
<u>Securitization debt</u>	\$ 272,400
<u>Securitization debt of consolidated VIEs at fair value</u>	
<u>Securitization debt</u>	199,800
<u>Consolidated VIEs</u>	
<u>Restricted cash</u>	47,288
<u>Finance receivables at fair value</u>	429,251
<u>Finance receivables held for sale, net</u>	399,287
<u>Interest receivable</u>	13,858
<u>Other assets</u>	9,602
<u>Securitization debt</u>	472,116
<u>Other liabilities</u>	\$ 15,962

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CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS - USD (\$) \$ in Thousands	3 Months Ended				6 Months Ended		12 Months Ended	
	Jun. 30, 2024	Mar. 31, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022
Interest income	\$ 51,862		\$ 46,995		\$ 102,939	\$ 81,363		
Warehouse credit facility	6,986		3,658		16,457	6,757		
Securitization debt	7,995		5,981		12,864	10,326		
Total interest expense	14,981		9,639		29,321	17,083		
Net interest income	36,881		37,356		73,618	64,280	\$ 136,589	\$ 82,163
Realized and unrealized losses, net of recoveries	18,729		23,187		49,548	38,915	122,541	(54,761)
Net interest income after losses and recoveries	18,152		14,169		24,070	25,365	14,048	71,883
Servicing Income	1,587		2,551		3,606	5,405		
Warranties and GAP income (loss), net	1,378		751		(8,264)	3,586		
CarStory revenue	2,913		3,224		5,892	6,394		
Gain on debt extinguishment			10,931			19,640		
Other income	3,141		3,071		5,925	6,103		
Total noninterest income	9,019		20,528		7,159	41,128	75,126	208,983
Compensation and benefits	27,176		21,341		51,286	44,562		
Professional fees	1,488		2,444		4,831	7,417		
Software and IT costs	4,036		4,804		8,658	10,050		
Depreciation and amortization	7,232		7,190		14,858	14,422		
Interest expense on corporate debt	1,549		1,527		2,940	2,867		
Impairment charges					2,752			
Other expenses	4,961		4,571		9,416	9,773		
Total expenses	46,442		41,877		94,741	89,091	173,629	179,965
Loss from continuing operations before provision for income taxes	(19,271)		(7,180)		(63,512)	(22,598)	(84,455)	100,901
(Benefit) provision for income taxes from continuing operations	(167)		286		269	337	123	(19,680)
Net loss from continuing operations	(19,104)		(7,466)		(63,781)	(22,935)		
Net loss from discontinued operations	(2,084)		(58,573)		(25,025)	(117,844)		
Net loss	\$ (21,188)	\$ (67,617)	\$ (66,039)	\$ (74,741)	\$ (88,806)	\$ (140,779)	\$ (364,611)	\$ (450,464)
Net loss per share attributable to common stockholders, continuing operations, basic	\$ (10.61)		\$ (4.29)		\$ (35.49)	\$ (13.22)	\$ (48.52)	\$ 69.95
Net loss per share attributable to common stockholders, continuing operations, diluted	(10.61)		(4.29)		(35.49)	(13.22)	(48.52)	69.95
Net loss per share attributable to common stockholders, Discontinued operations, basic	(1.16)		(33.68)		(13.92)	(67.9)	(160.65)	(331.26)
Net loss per share attributable to common stockholders, Discontinued operations, diluted	(1.16)		(33.68)		(13.92)	(67.9)	(160.65)	(331.26)
Total net loss per share attributable to common stockholders, basic	(11.77)		(37.97)		(49.41)	(81.12)	(209.17)	(261.31)
Total net loss per share attributable to common stockholders, diluted	\$ (11.77)		\$ (37.97)		\$ (49.41)	\$ (81.12)	\$ (209.17)	\$ (261.31)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic	1,800,486		1,739,336		1,797,394	1,735,486	1,743,128	1,723,843
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, diluted	1,800,486		1,739,336		1,797,394	1,735,486	1,743,128	1,723,843

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CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY - USD (\$) \$ in Thousands	Total	Common Stock	Common Stock Restricted Stock Units	Additional Paid-in Capital	Accumulated Deficit
Balance at Dec. 31, 2022	\$ 479,833	\$ 2		\$ 2,075,931	\$ (1,596,100)
Balance (in shares) at Dec. 31, 2022		1,727,525			
Stock-based compensation	2,041			2,041	
Vesting of restricted stock awards/units (in shares)			7,501		
Net Income (Loss)	(74,741)				(74,741)
Balance at Mar. 31, 2023	407,133	\$ 2		2,077,972	(1,670,841)
Balance (in shares) at Mar. 31, 2023		1,735,026			
Balance at Dec. 31, 2022	479,833	\$ 2		2,075,931	(1,596,100)
Balance (in shares) at Dec. 31, 2022		1,727,525			
Net Income (Loss)	(140,779)				
Balance at Jun. 30, 2023	343,410	\$ 2		2,080,288	(1,736,880)
Balance (in shares) at Jun. 30, 2023		1,745,617			
Balance at Dec. 31, 2022	479,833	\$ 2		2,075,931	(1,596,100)
Balance (in shares) at Dec. 31, 2022		1,727,525			
Net Income (Loss)	(364,611)				
Balance at Dec. 31, 2023	127,671	\$ 2		2,088,381	(1,960,712)
Balance (in shares) at Dec. 31, 2023		1,791,286			
Balance at Mar. 31, 2023	407,133	\$ 2		2,077,972	(1,670,841)
Balance (in shares) at Mar. 31, 2023		1,735,026			
Stock-based compensation	2,316			2,316	
Vesting of restricted stock awards/units (in shares)			10,591		
Net Income (Loss)	(66,039)				(66,039)
Balance at Jun. 30, 2023	343,410	\$ 2		2,080,288	(1,736,880)
Balance (in shares) at Jun. 30, 2023		1,745,617			
Balance at Dec. 31, 2023	127,671	\$ 2		2,088,381	(1,960,712)
Balance (in shares) at Dec. 31, 2023		1,791,286			
Stock-based compensation	1,433			1,433	
Vesting of restricted stock awards/units (in shares)			4,340		
Net Income (Loss)	(67,617)				(67,617)
Balance at Mar. 31, 2024	61,487	\$ 2		2,089,814	(2,028,329)
Balance (in shares) at Mar. 31, 2024		1,795,626			
Balance at Dec. 31, 2023	127,671	\$ 2		2,088,381	(1,960,712)
Balance (in shares) at Dec. 31, 2023		1,791,286			

Net Income (Loss)	(88,806)			
Balance at Jun. 30, 2024	43,142	\$ 2	2,092,657	(2,049,517)
Balance (in shares) at Jun. 30, 2024		1,806,777		
Balance at Mar. 31, 2024	61,487	\$ 2	2,089,814	(2,028,329)
Balance (in shares) at Mar. 31, 2024		1,795,626		
Stock-based compensation	2,843		2,843	
Vesting of restricted stock awards/units (in shares)		11,151		
Net Income (Loss)	(21,188)			(21,188)
Balance at Jun. 30, 2024	\$ 43,142	\$ 2	\$ 2,092,657	\$ (2,049,517)
Balance (in shares) at Jun. 30, 2024		1,806,777		

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CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS - USD (\$)	3 Months Ended Jun. 30, 2023	6 Months Ended Jun. 30, 2024	12 Months Ended Jun. 30, 2023	12 Months Ended Dec. 31, 2023

Operating activities

Net loss from continuing operations\$ (63,781)\$ (22,935)

Adjustments to reconcile net loss to net cash used in operating activities:

Impairment charges	2,752			
Profit share receivable	11,405			
Gain on debt extinguishment	\$ (10,931)		(19,640)	
Depreciation and amortization	14,858	14,422		
Amortization of debt issuance costs	2,021	1,623		
Losses on finance receivables and securitization debt, net	69,430	42,532		
Stock-based compensation expense	3,937	3,348		
Provision to record finance receivables held for sale at lower of cost or fair value	(4,434)	1,651		
Amortization of unearned discounts on finance receivables at fair value	(9,772)	(13,414)		
Other, net	(2,845)	(6,755)		

Changes in operating assets and liabilities:

Originations of finance receivables held for sale	(231,639)	(274,707)		
Principal payments received on finance receivables held for sale	85,905	42,862		
Other	790	505		
Interest receivable	(489)	(5,028)		
Other assets	5,605	7,161		
Other liabilities	(9,740)	(11,488)		
Net cash used in operating activities from continuing operations	(125,997)	(239,863)		
Net cash provided by operating activities from discontinued operations	82,820	7,738		
Net cash used in operating activities	(43,177)	(232,125)		

Investing activities

Purchases of finance receivables, held for investment at fair value		(3,392)		
Principal payments receivable on finance receivables, held for investment at fair value	65,523	91,892		
Consolidation of VIEs		11,409		
Principal payments received on beneficial interests	1,421	3,306		
Purchase of property and equipment	(926)	(1,249)		
Net cash provided by investing activities from continuing operations	66,018	101,966		
Net cash provided by (used in) investing activities from discontinued operations	10,834	(7,272)		
Net cash provided by investing activities	76,852	94,694		

Financing activities

Proceeds from borrowings under secured financing agreements	296,569	261,991		
Principal repayment under secured financing agreements	(135,017)	(103,980)		
Proceeds from financing of beneficial interests in securitizations	15,821	24,506		
Principal repayments of financing of beneficial interests in securitizations	(6,281)	(2,304)		
Proceeds from warehouse credit facilities	193,400	211,400		
Repayments of warehouse credit facilities	(343,884)	(263,216)		
Repurchases of convertible senior notes		(13,194)		
Other financing activities	(326)	(1,043)		
Net cash provided by financing activities from continuing operations	20,282	114,160		
Net cash used in financing activities from discontinued operations	(151,178)	(144,508)		
Net cash used in financing activities	(130,896)	(30,348)		
Net decrease in cash, cash equivalents and restricted cash	(97,221)	(167,779)		
Cash, cash equivalents and restricted cash at the beginning of period	208,819	472,010	\$ 472,010	
Cash, cash equivalents and restricted cash at the end of period	\$ 304,231	111,598	304,231	\$ 208,819

Supplemental disclosure of cash flow information:

Cash paid for interest	29,321	16,301		
Cash paid for income taxes	\$ 373	3,682		

Supplemental disclosure of non-cash investing and financing activities:

Finance receivables from consolidation of 2022-2 securitization transaction		180,706		
Elimination of beneficial interest from the consolidation of 2022-2 securitization transaction		9,811		
Securitization debt from consolidation of 2022-2 securitization transaction		186,386		
Reclassification of finance receivables held for sale to finance receivables at fair value, net		\$ 248,081		

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Pay vs Performance Disclosure - USD (\$)	3 Months Ended				6 Months Ended		12 Months Ended	
\$ in Thousands	Jun. 30, 2024	Mar. 31, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022

Pay vs Performance Disclosure

Net Income (Loss)	\$ (21,188)	\$ (67,617)	\$ (66,039)	\$ (74,741)	\$ (88,806)	\$ (140,779)	\$ (364,611)	\$ (450,464)

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Insider Trading Arrangements	3 Months Ended Jun. 30, 2024

Trading Arrangements, by Individual

Rule 10b5-1 Arrangement Adopted	false
Non-Rule 10b5-1 Arrangement Adopted	false
Rule 10b5-1 Arrangement Terminated	false
Non-Rule 10b5-1 Arrangement Terminated	false

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Description of Business and Basis of Presentation	6 Months Ended Jun. 30, 2024

Organization,
Consolidation and
Presentation of
Financial Statements
[Abstract]

1. Description of Business and Basis of Presentation

Description of Business and Organization

Vroom, Inc., through its wholly owned subsidiaries (collectively, the "Company"), is a leading automotive finance company that offers vehicle financing to consumers through third-party dealers and an artificial intelligence ("AI")-powered analytics and digital services platform for automotive retail.

In January 2021, the Company completed the acquisition of Vast Holdings, Inc. (d/b/a CarStory). On February 1, 2022 (the "Acquisition Date"), the Company completed the acquisition of Unidas Holdings Corp. (now known as Vroom Finance Corporation), including its wholly owned subsidiaries United PanAm Financial Corp. (now known as Vroom Automotive Financial Corporation) and United Auto Credit Corporation ("UACC").

The Company was incorporated in Delaware on January 31, 2012 under the name BCM Partners III, Corp. On June 25, 2013, the Company changed its name to Auto America, Inc. and on July 9, 2015, the Company changed its name to Vroom, Inc.

Value Maximization Plan

The Company was previously an end-to-end ecommerce platform to buy and sell used vehicles. On January 22, 2024, the Company announced that its Board of Directors ("Board") had approved a Value Maximization Plan, pursuant to which the Company discontinued its ecommerce operations and wound down its used vehicle dealership business in order to preserve liquidity and enable the Company to maximize stakeholder value through its remaining businesses. The Company ceased transacting through vroom.com, completed transactions for customers who had previously contracted with the Company to purchase or sell a vehicle, halted purchases of additional vehicles, sold substantially all of its used vehicle inventory through wholesale channels, paid off its vehicle floorplan financing facility dated November 4, 2022 with Ally Bank and Ally Financial Inc. (the "2022 Vehicle Floorplan Facility") and conducted a reduction-in-force commensurate with the reduced operations. As of March 29, 2024, the Company substantially completed the wind-down of its ecommerce operations and used vehicle dealership business (the "Ecommerce Wind-Down").

The Company owns and operates UACC, a leading automotive finance company that offers vehicle financing to consumers through third-party dealers under the UACC brand, and CarStory, an AI-powered analytics and digital services platform for automotive retail. The UACC and CarStory businesses continue to serve their third-party customers, with their operations substantially unaffected by the Ecommerce Wind-Down.

The accounting requirements for reporting the Company's ecommerce operations and used vehicle dealership business as a discontinued operation were met as of March 29, 2024. Accordingly, the condensed consolidated financial statements and notes to the condensed consolidated financial statements reflect the results of the Company's ecommerce operations and used vehicle dealership business as a discontinued operation for the periods presented. Refer to Note 5 — Discontinued Operations for further detail. The Company is now organized into two reportable segments: UACC and CarStory. The UACC reportable segment represents UACC's operations with its network of third-party dealership customers, including the purchase and servicing of vehicle retail installment sales contracts. Prior to the Ecommerce Wind-Down, UACC also offered vehicle financing to Vroom's customers through its ecommerce platform; the UACC reportable segment also includes the runoff of these previously originated contracts. The CarStory reportable segment represents sales of AI-powered analytics and digital services to automotive dealers, automotive financial services companies and others in the automotive industry. Refer to Note 15 — Segment Information for further detail.

Reverse Stock Split

On February 13, 2024, the Company effected a 1-for-80 reverse stock split of the Company's common stock. All shares of the Company's common stock, stock-based instruments and per-share data included in these condensed consolidated financial statements have been retroactively adjusted as though the stock split has been effected prior to all periods presented.

Basis of Presentation

The condensed consolidated financial statements of the Company have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") and applicable rules and regulations of the U.S. Securities and Exchange Commission ("SEC") regarding interim financial reporting. The condensed consolidated balance sheet as of December 31, 2023, included herein, was derived from the audited consolidated financial statements as of that date. Certain information and note disclosures normally included in the financial statements prepared in accordance with U.S. GAAP have been condensed or omitted pursuant to such rules and regulations. Therefore, these condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and notes included in the Annual Report on Form 10-K for the year ended December 31, 2023.

The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements, and in management's opinion, include all adjustments, which consist of only normal recurring adjustments necessary for the fair statement of the Company's condensed consolidated balance sheet as of June 30, 2024 and its results of operations for the three and six months ended June 30, 2024 and 2023. The results for the three and six months ended June 30, 2024 are not necessarily indicative of the results expected for the current fiscal year or any other future periods. Certain prior year amounts have been reclassified to conform to the current year presentation related to discontinued operations and new financial statement presentation as a result of the Ecommerce Wind-Down and the reverse stock split.

Principles of Consolidation

The accompanying condensed consolidated financial statements include the accounts of the Company and its wholly owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation.

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Summary of Significant Accounting Policies
[Accounting Policies \[Abstract\]](#)

[Summary of Significant Accounting Policies](#)

2. Summary of Significant Accounting Policies

Use of Estimates

The preparation of condensed consolidated financial statements in accordance with U.S. GAAP requires management to make estimates, assumptions and judgments that affect the reported amounts of assets, liabilities, revenue, expenses and related disclosures. On an ongoing basis, the Company evaluates its estimates, including, among others, those related to finance receivables, income taxes, stock-based compensation, contingencies, warranties and GAP (as defined below) income-related reserves, fair value measurements and useful lives of property and equipment and intangible assets. The Company bases its estimates on historical experience, market conditions, and on various other assumptions that are believed to be reasonable. Actual results may differ from these estimates.

Comprehensive Loss

The Company did not have any other comprehensive income or loss for the three and six months ended June 30, 2024 and 2023. Accordingly, net loss and comprehensive loss are the same for the periods presented.

Restricted Cash

Restricted cash primarily includes UACC restricted cash. UACC collects and services finance receivables under the securitization transactions and warehouse credit facilities. These collections are restricted for use until properly remitted each month under the terms of the servicing agreement. UACC also maintains a reserve account for each securitization and warehouse credit facility to provide additional collateral for the borrowings. Refer to Note 9 — Warehouse Credit Facilities of Consolidated VIEs and Note 10 — Long Term Debt for further detail.

Finance Receivables

Finance receivables consist of retail installment sale contracts purchased or acquired by UACC from its existing network of third-party dealership customers at a discount as well as retail installment sale contracts UACC offered to Vroom's customers through its ecommerce platform prior to the Ecommerce Wind-Down.

The Company's finance receivables are generally secured by the vehicles being financed.

Finance receivables over 90 days delinquent are considered nonaccrual finance receivables. Interest income is subsequently recognized only to the extent cash payments are received until the consumer is able to make periodic interest and principal payments in accordance with the finance receivable terms.

Finance Receivables Held for Sale, Net

Finance receivables that the Company intends to sell and not hold to maturity are classified as held for sale. The Company intends to sell finance receivables through securitization transactions. Finance receivables classified as held for sale are recorded at the lower of cost or fair value. Deferred acquisition costs and any discounts are deferred until the finance receivables are sold and are then recognized as part of the total gain or loss on sale. Refer to Note 3 - Revenue Recognition.

The Company records a valuation allowance to report finance receivables at the lower of cost or fair value. To determine the valuation allowance, finance receivables are evaluated collectively as they represent a large group of smaller-balance homogeneous loans. To the extent that actual experience differs from estimates, significant adjustments to the Company's valuation allowance may be needed. Fair value adjustments are recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. Principal balances and corresponding deferred acquisition costs and discounts of finance receivables are charged-off when the Company is unable to sell the finance receivable and the related vehicle has been repossessed and liquidated or the receivable has otherwise been deemed uncollectible. As of June 30, 2024 and December 31, 2023, the valuation allowance for finance receivables classified as held for sale was \$28.9 million and \$33.8 million, respectively. Refer to Note 14 - Financial Instruments and Fair Value Measurements.

Finance Receivables at Fair Value

Finance receivables for which the fair value option was elected under ASC 825 are classified as finance receivables at fair value. Finance receivables at fair value include both finance receivables held for sale at fair value as well as finance receivables held for investment at fair value. Finance receivables held for sale at fair value represent finance receivables that the Company intends to sell but elected the fair value option. The aggregate principal balance and the fair value of the finance receivables held for sale at fair value was \$237.7 million and \$212.4 million, respectively and the aggregate principal balance and the fair value of the finance receivables held for investment at fair value was \$297.5 million and \$254.5 million, respectively as of June 30, 2024. The Company did not have any finance receivables held for sale at fair value as of December 31, 2023.

The Company reassesses the estimate for fair value at each reporting period with any changes reflected as a fair value adjustment and recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. For all finance receivables at fair value, the Company recognizes the fees it charges to dealers upon acquisition as other income at the time of issuance of the finance receivable and recognizes the acquisition costs to underwrite the finance receivables as an expense in the period incurred. For finance receivables held for sale at fair value, any discounts are deferred until the finance receivables are sold. For finance receivables held for investment at fair value, any discounts are amortized over the contractual life of the underlying finance receivables.

Refer to Note 14 - Financial Instruments and Fair Value Measurements.

Consolidated CFEs

The 2022-2, 2023-1, and 2024-1 securitization transaction VIEs are consolidated collateralized financing entities (CFEs). Refer to Note 4 - Variable Interest Entities and Securitizations. During the three and six months ended June 30, 2024 and 2023, the Company recognized the following revenue and expenses associated with these CFEs in the condensed consolidated statements of operations:

	Three Months Ended				Six Months Ended			
	June 30,		2023		June 30,		2023	
	2024		2023		2024		2023	
Interest income	\$	33,965	\$	29,870	\$	52,082	\$	50,498
Interest expense	\$	(8,042)	\$	(6,033)	\$	(12,948)	\$	(10,430)
Realized and unrealized losses, net of recoveries	\$	(10,455)	\$	(16,507)	\$	(26,205)	\$	(25,182)
Noninterest loss, net	\$	(2,838)	\$	(404)	\$	(2,564)	\$	(3,782)

The assets and liabilities of the CFEs are presented as part of "Restricted cash", "Finance receivables at fair value", "Interest receivable", "Other Assets", "Long term debt", and "Other liabilities", respectively, on the consolidated balance sheets. Refer to Note 4 - Variable Interest Entities and Securitizations and Note 14 - Financial Instruments and Fair Value Measurements for further

details.

Concentration of Credit Risk and Significant Customers

The Company’s principal financial instruments subject to potential concentration of credit risk are cash and cash equivalents and finance receivables. The Company’s cash balances are maintained at various large, reputable financial institutions. Deposits held with financial institutions may at times exceed the amount of insurance provided on such deposits. Generally, these deposits may be redeemed upon demand and, therefore, management believes they bear minimal risk. The Company’s cash equivalents primarily consist of money market funds that hold investments in highly liquid U.S. government securities. Concentration of credit risk with respect to finance receivables is generally mitigated by a large consumer base.

UACC’s customers, in this instance, are the third-party automotive dealers through which it purchases or acquires retail installment sale contracts for consumers. CarStory’s customers are dealers, automotive financial services companies and others in the automotive industry who purchase CarStory’s digital retailing services. For the three and six months ended June 30, 2024 and 2023, no customer represented 10% or more of the Company’s income and no customer represented more than 10% of the Company’s finance receivables as of June 30, 2024 and 2023.

Liquidity

As of June 30, 2024, the Company had cash and cash equivalents of \$63.4 million and restricted cash of \$48.2 million. Restricted cash primarily includes restricted cash required under UACC’s securitization transactions and Warehouse Credit Facilities of \$47.3 million. The Company has historically had negative cash flows and generated losses from operations and the Company’s primary source of liquidity has been cash generated through financing activities.

In January 2024, the Company announced its Value Maximization Plan pursuant to which it discontinued its ecommerce operations and wound-down its used vehicle dealership business. Refer to Note 1 — Description of Business and Basis of Presentation — Value Maximization Plan. As a result of the liquidation of the Company’s vehicle inventory as part of the Ecommerce Wind-Down, the Company repaid all amounts outstanding under the 2022 Vehicle Floorplan Facility in the first quarter of 2024 and the agreement was terminated.

As of June 30, 2024, UACC has four warehouse credit facilities with an aggregate borrowing limit of \$825.0 million and outstanding borrowings of \$270.8 million with excess borrowing capacity of \$34.4 million. The terms of the facilities generally mature within two years and the Company typically renews the facilities in the ordinary course. Currently, all four Warehouse Credit Facilities expire in 2025. Refer to Note 9 — Warehouse Credit Facilities and Consolidated VIEs. The Company has commenced discussions with its lenders to extend the terms beyond the current expiration dates and, consistent with prior periods, expects those facilities to be amended and renewed. As of June 30, 2024, the Company was in compliance with all covenants related to the Warehouse Credit Facilities.

Failure to secure warehouse borrowing capacity beyond the expiration of the current facilities in 2025 or failure to satisfy the covenants therein and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities and would have a material adverse effect on the financial condition, results of operations and liquidity of the Company. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. Refer to Note 9 – Warehouse Credit Facilities of Consolidated VIEs for further discussion.

The Company expects to use cash and cash equivalents to finance future capital requirements and UACC’s Warehouse Credit Facilities to fund finance receivables. Certain advance rates available to UACC on borrowings from the Warehouse Credit Facilities have decreased as a result of the increasing credit losses in UACC’s portfolio and overall rising interest rates. Any future decreases on available advance rates may have an adverse impact on our liquidity.

The Company’s future capital requirements will depend on many factors, including the ability to realize the benefits of the Value Maximization Plan, available advance rates on and the amendment and renewal of the Warehouse Credit Facilities, the ability continue to meet the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, the ability to complete additional securitization transactions on terms favorable to the Company, and future credit losses.

The Company anticipates that existing cash and cash equivalents and UACC’s Warehouse Credit Facilities will be sufficient to support the Company’s ongoing operations and obligations, inclusive of the Ecommerce Wind-Down, for at least the next twelve months from the date of issuance of the condensed consolidated financial statements.

While the Company has no significant debt maturities due until July 2026, if the Company undergoes a fundamental change (as defined in the indenture between the Company and U.S. Bank National Association, as trustee, with respect to the Company’s Convertible Senior Notes due 2026 (the “Notes”)), subject to certain conditions, holders of the Notes may require the Company to immediately repurchase for cash all or any portion of their Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. The delisting of the Company’s common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of the Indenture.

Nasdaq maintains several standards for continued listing of the Company’s common stock on the Nasdaq Global Select Market. For example, under the “equity standard”, the Company is required to have stockholders’ equity of at least \$10 million. Under the “total asset standard”, the Company’s market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. The Company currently meets the “equity standard”. If the Company is not able to satisfy a continued listing requirement from Nasdaq, it will be required to repurchase the Notes prior to its maturity, as discussed above.

As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all.

Accounting Standards Adopted

In October 2021, the FASB issued ASU 2021-08, *Business Combinations (Topic 805): Accounting for Contract Assets and Contract Liabilities from Contracts with Customers*, which requires contract assets and contract liabilities arising in a business combination to be recognized in accordance with Topic 606 as if the acquirer had originated the contracts. The Company adopted the guidance on January 1, 2023, which did not have a material impact on the Company’s condensed consolidated financial statements and related disclosures.

Accounting Standards Issued But Not Yet Adopted

In November 2023, the FASB issued ASU 2023-07, *Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures*, which requires disclosure of incremental segment information on an annual and interim basis, primarily through enhanced disclosures of significant segment expenses. The guidance will be effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024 and requires retrospective application to all periods presented upon adoption, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures.

In December 2023, the FASB issued ASU 2023-09, *Income Taxes (Topic 740): Improvements to Income Tax Disclosures*, which requires disclosure of incremental income tax information within the rate reconciliation and expanded disclosures of income taxes paid, among other disclosure requirements. The guidance will be effective for fiscal years beginning after December 15, 2024, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures.

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Revenue Recognition

[Revenue from Contract with Customer \[Abstract\] Revenue Recognition](#)

3. Revenue Recognition

The Company’s revenue is disaggregated within the condensed consolidated statements of operations and is generated from consumers throughout the United States.

Interest Income

The Company’s interest income is related to finance receivables originated by UACC for its network of third-party dealership customers and vehicle financing UACC offered to Vroom’s customers through its ecommerce platform prior to the Ecommerce Wind-down. Interest income also includes discount income on finance receivables held for investment at fair value, which represents the amortization of unearned acquisition discounts over the contractual life of the underlying finance receivables using the interest method. Interest income on each automotive finance receivable is calculated based on the finance receivable’s outstanding principal balance multiplied by the contractual interest rate.

An account is considered delinquent if a scheduled payment has not been received by the date such payment was contractually due. Interest income deemed uncollectible is reversed at the time the finance receivable is charged off. Finance receivables over 90 days delinquent are considered nonaccrual finance receivables. Income is subsequently recognized only to the extent cash payments are received until the borrower is able to make periodic interest and principal payments in accordance with the finance receivable terms.

Servicing Income

Servicing income represents the annual fees earned on the outstanding principal balance of the finance receivables serviced as well as late charges, collection payments, and other fees. Fees are earned monthly at an annual rate of approximately 4% for the 2022-1 securitization transaction and 3.25% for the 2022-2, 2023-1, and 2024-1 securitization transactions of the outstanding principal balance of the finance receivables serviced. Late charges and other fees are calculated at predetermined amounts or percentages of overdue finance receivable balances and are recorded on a cash basis. From January to March 2023, UACC waived the monthly servicing fees related to the 2022-2 securitization transaction, which resulted in consolidation of the 2022-2 VIE. Servicing fees related to the 2022-2, 2023-1, and 2024-1 securitization transactions are eliminated in consolidation. Refer to Note 4 - Variable Interest Entities and Securitizations.

Warranties and GAP Income

Prior to the Ecommerce Wind-Down, the Company offered third-party financing and third-party value-added products such as vehicle service contracts, guaranteed asset protection (“GAP”) and tire and wheel coverage, to its used vehicle customers pursuant to arrangements with the third parties that sell and administered these products and are responsible for their fulfillment.

UACC also offers third-party vehicle service contracts and United Auto Credit GAP to consumers who obtain financing through UACC. United Auto Credit GAP is a debt waiver product that is underwritten directly by UACC. It provides protection for consumers who purchase the product by waiving the difference between the actual cash value of the consumer’s vehicle and the balance of the consumer’s contract, subject to the terms and conditions of the United Auto Credit GAP, in the event of a total loss resulting from collision or theft. The total fees are earned over the contractual life of the related finance receivables on straight-line basis.

The Company concluded that it is an agent for any transactions with third-parties because it does not control the products before they are transferred to the consumer. The Company recognizes revenue on a net basis when the consumer enters into an arrangement for the products.

A portion of the fees earned on third-party financing and value-added products is subject to chargebacks in the event of early termination, default, or prepayment of the contracts by end-customers. The Company’s exposure for these events is limited to the fees that it receives. An estimated refund liability for chargebacks against the revenue recognized from sales of these products is recorded in the period in which the related revenue is recognized and is based primarily on the Company’s historical chargeback experience. The Company updates its estimates at each reporting date. As of June 30, 2024 and December 31, 2023, the Company’s reserve for chargebacks was \$11.9 million and \$11.8 million, respectively, which are included within “Other liabilities.”

The Company also is contractually entitled to receive profit-sharing revenues based on the performance of the vehicle service policies once a required claims period has passed. The Company recognizes profit-sharing revenues to the extent it is probable that it will not result in a significant revenue reversal. The Company estimates the revenue based on historical claims and cancellation data from its customers, as well as other qualitative assumptions. The Company reassesses the estimate at each reporting period with any changes reflected as an adjustment to warranties and GAP income in the period identified. As of June 30, 2024 and December 31, 2023, the Company recognized \$9.4 million and \$22.3 million, respectively, related to cumulative profit-sharing payments to which it expects to be entitled, which are included within “Other assets.”

CarStory Revenue

CarStory generates advertiser, publisher and other user service revenue. The Company recognizes revenue when persuasive evidence of an arrangement exists, delivery has occurred or services have been performed, collection of the fees is reasonably assured, the fees are fixed or determinable, and no significant obligations by the Company remain. Generally, this results in revenues billed and recorded monthly in the month that services were performed and earned.

4. Variable Interest Entities and Securitizations

A VIE is an entity that either (i) has insufficient equity to finance its activities without additional subordinated financial support, or (ii) has equity investors who lack the characteristics of a controlling financial interest. The Company consolidates VIEs for which it is the primary beneficiary. The Company is the primary beneficiary of a VIE when it has both the power to direct the activities that most significantly impact the entity's economic performance and the obligation to absorb losses or the right to receive benefits from the entity that could potentially be significant to the VIE. Assets recognized as a result of consolidating VIEs do not represent additional assets that could be used to satisfy claims against the Company's general assets. Liabilities recognized as a result of consolidating VIEs do not represent additional claims on the Company's general assets, rather they represent claims against the specific assets of the consolidated VIEs.

UACC has the power to direct significant activities of its VIEs when it has the ability to exercise discretion in the servicing of financial assets or control investment decisions. UACC generally retains a portion of the economic interests in UACC-sponsored asset-backed securitization transactions, which could be retained in the form of a portion of the senior interests, the subordinated interests, residual interests, or servicing rights.

UACC has developed a securitization program that involves selling finance receivables to securitization trusts through the private issuance of asset-backed securities which are collateralized by the finance receivables. UACC establishes and sponsors these transactions which create and pass along risks to the variable interest holders, specifically, consumer credit risk and pre-payment risk.

The securitization trusts established in connection with asset-backed securitization transactions are VIEs. For each VIE that UACC establishes in its role as sponsor of securitization transactions, the Company performs an analysis to determine if it is the primary beneficiary of the VIE.

UACC has no obligation to repurchase or replace any securitized asset that subsequently becomes delinquent in payment or otherwise is in default, except when representations and warranties about the eligibility of the securitized assets are breached, or when certain changes are made to the underlying asset contracts. Securitization investors have no recourse to UACC or its other assets and have no right to require UACC to repurchase the investments. UACC has no obligation to provide liquidity or contribute cash or additional assets to the VIEs and does not guarantee any asset-backed securities.

During the three months ended June 30, 2024, UACC completed the 2024-1 securitization transaction, in which it sold approximately \$300.0 million of rated asset-backed securities in an auto finance receivable securitization transaction from a securitization trust, established and sponsored by UACC for proceeds of \$297.2 million. The trust is collateralized by finance receivables with an aggregate principal balance of \$380.1 million as of April 30, 2024. These finance receivables are serviced by UACC and UACC receives an "at market" servicing fee. As a result of market conditions, the Company retained the residual interests, therefore the 2024-1 securitization was accounted for as secured borrowings and remains on balance sheet pending the sale of such retained interests. The Company also repurchased \$4.2 million of the non-investment grade securities related to the 2022-2 securitization transaction for \$4.8 million.

In 2023, UACC completed the 2023-1 securitization transaction, in which it sold rated asset-backed non-investment grade securities, for proceeds of \$260.9 million. UACC still retains the residual interests related to the 2023-1 securitization transaction and therefore consolidated the 2023-1 VIE and accounted for this transaction as a secured borrowing. The trust is collateralized by finance receivables with an aggregate principal balance of \$326.4 million as of January 31, 2023. These finance receivables are serviced by UACC. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee.

UACC is the primary beneficiary of the 2024-1 and 2023-1 securitization trusts, as it has both the power to direct the activities that most significantly impact the entity's economic performance and the obligation to absorb losses or the right to receive benefits from the entity that could potentially be significant to the VIE. UACC also retained a portion of the economic interests in the 2024-1 and 2023-1 asset-backed securitization transactions, in the form of residual interests in accordance with Regulation RR of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (the "Risk Retention Rules"). The Risk Retention Rules require the Company to retain at least 5% of the beneficial interests issued by the securitization trusts. Refer to Note 10 - Long Term Debt for further details.

In July 2022, UACC sold a pool of finance receivables in the 2022-2 securitization transaction. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee. UACC retained an insignificant amount of the asset-backed securities issued in the securitization in order to comply with Risk Retention Rules. Originally, the Company concluded that it was not the primary beneficiary of the 2022-2 securitization trust because UACC retained interests in the VIE are insignificant. Therefore, the Company did not originally consolidate the 2022-2 trust. From January to March 2023, although not contractually required, UACC elected to waive its servicing fee on the 2022-2 securitization, due to higher-than-expected losses, which transferred more than an insignificant portion of the corresponding risk of loss from the VIE to the Company. Since UACC has the power to direct the significant activities of the VIE, as it is the servicer, and additionally it absorbs the risk of loss, the Company concluded that it is the primary beneficiary of the VIE. In March 2023, the Company accounted for the transaction as secured borrowings and consolidated the 2022-2 securitization trust. The beneficial interest was then eliminated.

The VIE model allows for a measurement alternative when a reporting entity elects the fair value option and consolidates a collateralized financing entity ("CFE"). This measurement alternative eliminates the accounting mismatch that may arise from measurement differences between the CFE's financial assets and third-party financial liabilities in earnings and attributes those earnings to the controlling equity interest in the consolidated income statement. The 2022-2 and 2023-1 securitization trusts consolidated by UACC meet the definition of a CFE and the Company has elected to apply the measurement alternative when consolidating these VIEs. Refer to Note 14 - Financial Instruments and Fair Value Measurements for further detail.

UACC has four senior secured warehouse credit facilities. Through trusts, UACC entered into warehouse facility agreements with certain banking institutions, primarily to finance the purchase and origination of finance receivables as well as to provide funding for general operating activities. These trusts are secured by eligible finance receivables which are pledged as collateral for the warehouse facilities. These trusts are consolidated VIEs. Refer to Note 9 - Warehouse Credit Facilities of Consolidated VIEs for further details on the warehouse facilities.

Creditors or beneficial interest holders of VIEs for which the Company is the primary beneficiary generally have recourse only to the assets and cash flows of the VIEs and do not have recourse to the Company. The following table presents the total assets and total liabilities associated with the Company's variable interests in consolidated VIEs, as classified in the condensed consolidated balance sheets (in thousands):

	As of June 30, 2024				
	Securitization Vehicles		Warehouse Facilities ¹		Total
Assets:					
Restricted cash	\$	34,379	\$	12,909	\$ 47,288
Finance receivables at fair value		292,533		136,718	429,251
Finance receivables held for sale		230,284		169,003	399,287
Interest receivable		8,885		4,973	13,858
Other assets		6,054		3,548	9,602
Total Assets	\$	572,135	\$	327,151	\$ 899,286
Liabilities:					
Securitization debt	\$	472,116	\$	—	\$ 472,116
Warehouse credit facilities		—		270,784	270,784
Other liabilities		8,931		7,031	15,962
Total Liabilities	\$	481,047	\$	277,815	\$ 758,862

	As of December 31, 2023				
	Securitization Vehicles		Warehouse Facilities ¹		Total
Assets:					
Restricted cash	\$	28,458	\$	20,688	\$ 49,146
Finance receivables at fair value		316,998		24,446	341,444
Finance receivables held for sale		—		457,185	457,185
Interest receivable		6,107		7,586	13,693
Other assets		6,283		6,987	13,270
Total Assets	\$	357,846	\$	516,892	\$ 874,738
Liabilities:					
Securitization debt	\$	314,095	\$	—	\$ 314,095
Warehouse credit facilities		—		421,268	421,268
Other liabilities		4,534		9,801	14,335
Total Liabilities	\$	318,629	\$	431,069	\$ 749,698

¹ Refer to Note 9 - Warehouse Credit Facilities of Consolidated VIEs for further details of the warehouse facilities.

UACC establishes securitization trusts to purchase finance receivables. The securitization trusts issue asset-backed securities, which are collateralized by the finance receivables that UACC sells to the securitization trusts. Upon sale of the finance receivables to the securitization trusts, the Company recognizes a gain or loss on sales of finance receivables if it determines it qualifies for sale accounting treatment and it is not the primary beneficiary of the VIE or accounts for these securitization transactions as secured borrowings when it is the primary beneficiary.

In February 2022, UACC sold a pool of finance receivables in the 2022-1 securitization transaction. UACC retained the servicing rights to these finance receivables and receives an "at market" servicing fee. UACC retained an insignificant amount of the asset-backed securities issued in the securitization in order to comply with Risk Retention Rules. The 2022-1 securitization trust is a VIE that the Company does not consolidate. As the servicer, UACC retained the power to direct the activities that are most significant to the VIE, however, the Company concluded that it is not the primary beneficiary of the 2022-1 securitization trust because UACC's retained interests in the VIE are insignificant. The beneficial interest retained by UACC included rated notes and unrated residual certificates issued by the 2022-1 securitization trust.

As of June 30, 2024 and December 31, 2023, the assets UACC retains in the unconsolidated VIEs were approximately \$3.1 million and \$4.5 million, respectively, and are included in "Other assets" in the Company's consolidated balance sheet. The beneficial interests in securitizations are subject to restrictions on transfer pursuant to UACC's obligations as a sponsor under Risk Retention Rules. These securities are interests in securitization trusts, thus there are no contractual maturities. During the three months ended March 31, 2023, the Company entered into a Risk Retention Financing Facility to finance the majority of its retained beneficial interests in securitizations. Refer to Note 10 - Long Term Debt for further detail.

The following table summarizes the amortized cost, the carrying amount, which is the fair value, and the maximum exposure to losses of UACC's assets related to the unconsolidated VIE (in thousands):

	As of June 30, 2024			As of December 31, 2023		
	Aggregate Principal Balance	Carrying Value	Total Exposure	Aggregate Principal Balance	Carrying Value	Total Exposure
Rated notes	\$ 3,117	\$ 2,917	\$ 2,917	\$ 4,538	\$ 4,345	\$ 4,345

Certificates	—	192	192	—	140	140
Other assets	310	310	310	310	310	310
Total unconsolidated VIEs	\$ 3,427	\$ 3,419	\$ 3,419	\$ 4,848	\$ 4,795	\$ 4,795

Total exposure represents the estimated loss UACC would incur under severe, hypothetical circumstances, such as if the value of the interests in the securitization trusts and any associated collateral declined to zero. The Company believes the possibility of this is remote. As such, the total exposure presented above is not an indication of the Company's expected losses.

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Discontinued
Operations

Discontinued
Operations and
Disposal Groups
[Abstract]
Discontinued
Operations

6 Months Ended
Jun. 30, 2024

5. Discontinued Operations

As discussed in Note 1 – Description of Business and Basis of Presentation, the Ecommerce Wind-Down was substantially completed as of March 29, 2024. The Company's ecommerce operations were previously a reportable segment and the exit represents a strategic shift that had a major effect on the Company's operations and financial results. Therefore, in accordance with ASC 205, as of and for the three and six months ended June 30, 2024, the Company reported the ecommerce operations and used vehicle dealership business as discontinued operations and recast prior periods to reflect this presentation.

During the three and six months ended June 30, 2024, the Company incurred charges of approximately \$0.9 million and \$15.6 million, respectively for severance and other personnel-related costs and approximately \$1.6 million and \$13.5 million, respectively for contract and lease termination costs as a result of the Ecommerce Wind-Down recorded in "Net loss from discontinued operations" in the condensed consolidated statements of operations.

The following table summarizes the major income and expense line items from discontinued operations as reported in the condensed consolidated statements of operations (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Revenue:				
Retail vehicle, net	\$ —	\$ 136,693	\$ 47,320	\$ 272,080
Wholesale vehicle	587	30,800	140,714	44,695
Product, net	—	3,816	1,635	7,974
Total revenue	587	171,309	189,669	324,749
Cost of sales:				
Retail vehicle	—	134,538	43,673	270,262
Wholesale vehicle	543	34,793	142,343	48,626
Total cost of sales	543	169,331	186,016	318,888
Total gross profit	44	1,978	3,653	5,861
Selling, general and administrative expenses	3,716	54,560	38,603	112,228
Gain on disposal of long lived assets	(1,738)	—	(11,279)	—
Depreciation and amortization	—	3,114	383	6,413
Impairment charges	—	1,353	—	1,353
Loss from operations	(1,934)	(57,049)	(24,053)	(114,133)
Interest expense	29	3,752	1,607	9,234
Interest income	—	(2,328)	(856)	(5,845)
Loss before provision for income taxes	(1,963)	(58,473)	(24,804)	(117,522)
Provision for income taxes	121	100	221	322
Net loss from discontinued operations	\$ (2,084)	\$ (58,573)	\$ (25,025)	\$ (117,844)

The following table summarizes the major classes of assets and liabilities from discontinued operations as reported in the condensed consolidated balance sheets:

	As of June 30, 2024	As of December 31, 2023
ASSETS		
Inventory	\$ —	\$ 163,250
Property and equipment, net	8,728	19,150
Other assets	1,409	14,137
Assets from discontinued operations	\$ 10,137	\$ 196,537
LIABILITIES		
Accounts payable	\$ 122	\$ 6,440
Accrued expenses	7,682	27,133
Vehicle floorplan	—	151,178
Deferred revenue	—	14,025
Operating lease liabilities	1,077	23,461
Other liabilities	—	5,883
Liabilities from discontinued operations	\$ 8,881	\$ 228,120

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Property and
Equipment, Net

Property, Plant and
Equipment [Abstract]
Property and
Equipment, Net

6 Months Ended
Jun. 30, 2024

6. Property and Equipment, Net

Property and equipment, net consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Equipment	\$ 2,871	\$ 2,653
Furniture and fixtures	326	503
Leasehold improvements	596	434
Internal-use software	2,881	4,807
Other	795	1,370
	7,469	9,767
Accumulated depreciation and amortization	(5,250)	(4,785)
Property and equipment, net	\$ 2,219	\$ 4,982

Depreciation and amortization expense was \$0.5 million and \$0.4 million for the three months ended June 30, 2024 and 2023, respectively, and \$1.3 million and \$0.9 million for the six months ended June 30, 2024 and 2023, respectively.

The Company recorded impairment charges for "Property and equipment, net" of \$2.7 million for the six months ended June 30, 2024, related to the Company's internal-use software that no longer have a planned future use.

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Intangible Assets

Goodwill and
Intangible Assets
Disclosure [Abstract]
Intangible Assets

6 Months Ended
Jun. 30, 2024

7. Intangible Assets

Intangible assets, net consisted of the following (in thousands):

	June 30, 2024			December 31, 2023		
	Gross Carrying Value	Accumulated Amortization	Carrying Value	Gross Carrying Value	Accumulated Amortization	Carrying Value
Developed and purchased technology	\$ 108,700	\$ (46,548)	\$ 62,152	\$ 108,700	\$ (38,050)	\$ 70,650
Customer relationships	69,400	(21,674)	47,726	69,400	(17,336)	52,064
Trademarks and trade names	12,200	(3,697)	8,503	12,200	(3,022)	9,178
Total intangible assets	\$ 190,300	\$ (71,919)	\$ 118,381	\$ 190,300	\$ (58,408)	\$ 131,892

Amortization expense for intangible assets was \$6.8 million and \$6.8 million for the three months ended June 30, 2024 and 2023, respectively, and \$13.5 million and \$13.5 million for the six months ended June 30, 2024 and 2023, respectively.

The estimated amortization expense for intangible assets subsequent to June 30, 2024, consists of the following (in thousands):

Year Ending December 31:		
For remainder of 2024	\$	13,512
2025		27,022

2026	21,979
2027	21,882
2028	21,882
Thereafter	12,104
	<u>\$ 118,381</u>

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Other Liabilities

[Other Liabilities Disclosure \[Abstract\]](#)
[Other Liabilities](#)

8. Other Liabilities

The Company's other liabilities consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Warranty and GAP liabilities	\$ 20,133	\$ 21,279
Dealer related liabilities	5,149	6,934
Accrued compensation and benefits	8,785	8,923
Accrued professional services	561	2,542
Accrued software and IT costs	388	1,011
Interest payable	4,120	4,183
Insurance payable	388	2,142
Other	12,057	14,307
Total other liabilities	<u>\$ 51,581</u>	<u>\$ 61,321</u>

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Warehouse Credit Facilities of Consolidated VIEs

[Line of Credit Facility \[Abstract\]](#)

[Warehouse Credit Facilities of Consolidated VIEs](#)

9. Warehouse Credit Facilities of Consolidated VIEs

UACC has four senior secured warehouse facility agreements, through consolidated VIEs, (the "Warehouse Credit Facilities") with banking institutions as of June 30, 2024. The Warehouse Credit Facilities are collateralized by eligible finance receivables and available borrowings are computed based on a percentage of eligible finance receivables. As of June 30, 2024 and December 31, 2023, the Company had excess borrowing capacity of \$34.4 million and \$56.9 million on UACC's Warehouse Credit Facilities, respectively. The terms of the Warehouse Credit Facilities include the following (in thousands):

	Facility One	Facility Two	Facility Three	Facility Four
Execution date	May 30, 2012	November 19, 2013	July 11, 2019	November 18, 2022
Commitment termination date	July 21, 2025	June 2, 2025	August 29, 2025	September 12, 2025
Aggregate borrowings limit	\$ 200,000	\$ 200,000	\$ 200,000	\$ 225,000
As of June 30, 2024				
Aggregate principal balance of finance receivables pledged as collateral	\$ —	\$ 97,141	\$ 152,259	\$ 99,745
Outstanding balance	\$ —	\$ 74,968	\$ 112,300	\$ 83,516
Restricted cash	\$ —	\$ 3,666	\$ 5,973	\$ 3,270
As of December 31, 2023				
Aggregate principal balance of finance receivables pledged as collateral	\$ 223,207	\$ 64,970	\$ 165,927	\$ 92,978
Outstanding balance	\$ 177,375	\$ 51,012	\$ 117,264	\$ 75,617
Restricted cash	\$ 8,961	\$ 2,550	\$ 6,485	\$ 2,692

As of June 30, 2024 and December 31, 2023, the Company's weighted average interest rate on the Warehouse Credit Facilities borrowings was approximately 7.19% and 6.98%, respectively.

The Company's ability to utilize its Warehouse Credit Facilities is primarily conditioned on the satisfaction of certain legal, operating, administrative and financial covenants contained within the agreements. These include covenants that require UACC to maintain a minimum tangible net worth, minimum liquidity levels, specified leverage ratios and certain indebtedness levels. Failure to satisfy these and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. As of June 30, 2024 and December 31, 2023, the Company was in compliance with all covenants related to the Warehouse Credit Facilities.

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Long Term Debt

[Debt Disclosure \[Abstract\]](#)
[Long Term Debt](#)

10. Long Term Debt

Debt instruments, excluding warehouse credit facilities of consolidated VIEs, which are discussed in Note 9 — Warehouse Credit Facilities of Consolidated VIEs, consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Convertible senior notes	\$ 287,550	\$ 286,800
Securitization debt of consolidated VIEs at fair value	199,754	314,095
Securitization debt of consolidated VIEs at amortized cost	272,362	—
Financing of beneficial interest in securitizations	24,758	15,378
Junior subordinated debentures	10,310	10,310
Total debt	<u>\$ 794,734</u>	<u>\$ 626,583</u>

Convertible Senior Notes

On June 18, 2021, the Company issued \$625.0 million aggregate principal amount of 0.75% unsecured Convertible Senior Notes due 2026 (the "Notes"), including \$75.0 million aggregate principal amount of such notes pursuant to the exercise in full of the overallotment option granted to the initial purchasers. The Notes were issued pursuant to an indenture (the "Indenture"), between the Company and U.S. Bank National Association, as trustee.

The Notes bear interest at a rate of 0.75% per annum, payable semiannually in arrears on January 1 and July 1 of each year, beginning on January 1, 2022. The Notes will mature on July 1, 2026, subject to earlier repurchase, redemption or conversion. The total net proceeds from the offering, after deducting commissions paid to the initial purchasers and debt issuance costs paid to third-parties, were approximately \$608.9 million.

Each \$1,000 principal amount of the Notes will initially be convertible into 0.2232 shares of the Company's common stock, which is equivalent to an initial conversion price of approximately \$4,480.29 per share, subject to adjustment upon the occurrence of specified events. The Notes are convertible, at the option of the noteholders, on or after April 1, 2026. Prior to April 1, 2026, the Notes are convertible only under the following circumstances:

- During any fiscal quarter commencing after the fiscal quarter ending on September 30, 2021 (and only during such fiscal quarter), if the last reported sale price of the Company's common stock for at least 20 trading days (whether or not consecutive) during a period of 30 consecutive trading days ending on the last trading day of the immediately preceding fiscal quarter is greater than or equal to 130% of the conversion price of the Notes on each applicable trading day;
- During the five consecutive business day period after any ten consecutive trading day period in which the trading price per \$1,000 principal amount of the Notes for each day of that ten consecutive trading day period was less than 98% of the product of the last reported sale price of the Company's common stock and the conversion rate of the Notes on such trading day;
- If the Company calls any or all of the Notes for redemption; or
- Upon the occurrence of specific corporate events such as a change in control or certain beneficial distributions to common stockholders (as set forth in the Indenture).

The Company may settle conversions by paying or delivering, as applicable, cash, shares of its common stock or a combination of cash and shares of its common stock, at the Company's election.

The Company may not redeem the Notes prior to July 6, 2024. On or after July 6, 2024, the Company may redeem all or any portion of the Notes for cash equal to 100% of the principal amount of the Notes being redeemed plus any accrued and unpaid interest if the last reported sale price of the Company's common stock has been at least 130% of the conversion price then in effect for at least 20 trading days (whether or not consecutive) during any 30 consecutive trading day period.

If the Company undergoes a fundamental change (as defined in the Indenture), subject to certain conditions, holders of the Notes may require the Company to repurchase for cash all or any portion of their Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. In addition, if specific corporate events occur prior to the maturity date or if the Company issues a notice of redemption, the Company will increase the conversion rate by pre-defined amounts for a holder who elects to convert their Notes in connection with such a corporate event. During the three and six months ended June 30, 2024, the conditions allowing holders of the Notes to convert were not met.

During the three and six months ended June 30, 2023, the Company repurchased \$18.2 million and \$32.8 million in aggregate principal amount of the Notes, net of deferred issuance costs, for \$7.3 million and \$13.2 million, respectively, in open-market transactions. The Company recognized a gain on extinguishment of debt of \$10.9 and \$19.6 million for the three and six months ended June 30, 2023, respectively.

The Company accounts for the Notes as a single liability-classified instrument measured at amortized cost. As of June 30, 2024, the unamortized debt discount and debt issuance costs was \$2.9 million and the net carrying value was \$287.6 million. As of December 31, 2023, the unamortized debt discount and debt issuance costs was \$3.7 million and the net carrying value was \$286.8 million.

The Notes were issued at par value and fees associated with the issuance of these Notes are amortized to interest expense using the effective interest method over the contractual term of the Notes. The interest expense was \$0.9 million and \$1.1 million for the three months ended June 30, 2024 and 2023, respectively, and \$1.8 million and \$2.2 million for the six months ended June 30, 2024 and

2023, respectively. The effective interest rate of the Notes is 1.3%.

Securitization Debt of Consolidated VIEs

The securitization debt was issued under UACC's securitization program. The Company elected to account for the 2022-2 and 2023-1 securitization debt under the fair value option using the measurement alternative. Fair value adjustments are recorded in "Realized and unrealized losses, net of recoveries" in the condensed consolidated statements of operations. Refer to Note 14 - Financial Instruments and Fair Value Measurements. The 2024-1 securitization debt is measured at amortized cost. For the 2022-2, 2023-1 and 2024-1 securitization transactions, the Company consolidated the VIEs and accounted for these transactions as secured borrowings. Refer to Note 4 - Variable Interest Entities and Securitizations for further discussion.

Upon the issuance of the securitization debt for the 2023-1 and 2024-1 securitization transactions, UACC retained the residual interests. UACC also retains the servicing rights for all finance receivables that were securitized; therefore, it is responsible for the administration and collection of the amounts owed under the contracts. In the first quarter of 2023, UACC waived its servicing fees related to the 2022-2 securitization and subsequently consolidated the 2022-2 trust. The securitization agreements also require certain funds to be held in restricted cash accounts to provide additional collateral for the borrowings or to be applied to make payments on the securitization debt. Restricted cash under the various agreements totaled approximately \$34.4 million and \$28.5 million as of June 30, 2024 and December 31, 2023, respectively.

Wholly owned bankruptcy remote subsidiaries of UACC were formed to facilitate the above asset-backed financing transactions. Bankruptcy remote refers to a legal structure in which it is expected that the applicable entity would not be included in any bankruptcy filing by its parent or affiliates. All of the assets of these subsidiaries have been pledged as collateral for the related debt. None of the assets of these subsidiaries are available to pay other creditors of the Company or its affiliates.

The securitization debt issued is included in "Long-term debt" on the condensed consolidated balance sheet. The securitization debt of consolidated VIEs consisted of the following (in thousands):

As of June 30, 2024						
Series	Final Scheduled Date	Payment	Initial Principal	Contractual Interest Rate	Outstanding Principal	Fair Value
United Auto Credit 2022-2-B	December 10, 2025		\$ 30,324	5.41 %	\$ 1,617	\$ 1,616
United Auto Credit 2022-2-C	May 10, 2027		26,533	5.81 %	26,533	26,499
United Auto Credit 2022-2-D	January 10, 2028		32,889	6.84 %	32,889	32,106
United Auto Credit 2022-2-E	April 10, 2029		33,440	10.00 %	28,440	20,864
United Auto Credit 2023-1-B	July 10, 2028		51,157	5.91 %	25,699	25,679
United Auto Credit 2023-1-C	July 10, 2028		33,326	6.28 %	33,326	33,253
United Auto Credit 2023-1-D	July 10, 2028		35,653	8.00 %	35,653	36,124
United Auto Credit 2023-1-E	September 10, 2029		23,256	10.98 %	23,256	23,613
Total rated notes at fair value			\$ 266,578		\$ 207,413	\$ 199,754
United Auto Credit 2024-1-A	August 10, 2026		\$ 132,340	6.17 %	\$ 107,745	
United Auto Credit 2024-1-B	June 10, 2027		42,770	6.57 %	42,770	
United Auto Credit 2024-1-C	October 10, 2029		35,190	7.06 %	35,190	
United Auto Credit 2024-1-D	November 12, 2029		52,160	8.30 %	52,160	
United Auto Credit 2024-1-E	November 12, 2030		37,540	10.45 %	37,540	
Total rated notes at amortized cost			\$ 300,000		\$ 275,405	
Unamortized debt issuance costs					\$ 3,043	
Net carrying value					\$ 272,362	

As of December 31, 2023						
Series	Final Scheduled Date	Payment	Initial Principal	Contractual Interest Rate	Outstanding Principal	Net Carrying Value
United Auto Credit 2021-1-D	June 10, 2026		\$ 29,380	1.14 %	\$ 3,246	\$ 3,235
United Auto Credit 2021-1-E	June 10, 2026		20,800	2.58 %	20,800	20,540
United Auto Credit 2021-1-F	September 10, 2027		13,910	4.30 %	13,910	13,644
United Auto Credit 2022-2-B	December 10, 2025		30,324	5.41 %	28,786	28,745
United Auto Credit 2022-2-C	May 10, 2027		26,533	5.81 %	26,533	26,331
United Auto Credit 2022-2-D	January 10, 2028		32,889	6.84 %	32,889	32,642
United Auto Credit 2022-2-E	April 10, 2029		33,440	10.00 %	33,440	29,691
United Auto Credit 2023-1-A	July 10, 2025		118,598	5.57 %	15,089	15,083
United Auto Credit 2023-1-B	July 10, 2028		51,157	5.91 %	51,157	51,019
United Auto Credit 2023-1-C	July 10, 2028		33,326	6.28 %	33,326	33,199
United Auto Credit 2023-1-D	July 10, 2028		35,653	8.00 %	35,653	36,152
United Auto Credit 2023-1-E	September 10, 2029		23,256	10.98 %	23,256	23,814
Total rated notes			\$ 449,266		\$ 318,085	\$ 314,095

The final scheduled payment date represents legal maturity of the remaining balance sheet securitization debt. Securitization debt is expected to become due and to be paid prior to those dates, based on amortization of the finance receivables pledged to the Trusts. Expected payments, which will depend on the performance of such receivables, as to which there can be no assurance, are \$113.2 million in 2024, \$161.4 million in 2025, \$111.5 million in 2026, \$59.7 million in 2027 and \$37.0 million in 2028.

In February 2024, UACC exercised its option to repurchase the 2021-1 securitization debt for a total redemption price of \$35.6 million.

The aggregate principal balance and the fair value of finance receivables pledged to the securitization debt consists of the following (in thousands):

	As of June 30, 2024		As of December 31, 2023	
	Aggregate Principal Balance	Net Carrying Value	Aggregate Principal Balance	Net Carrying Value
United Auto Credit 2021-1	\$ —	\$ —	\$ 38,951	\$ 35,790
United Auto Credit 2022-2	93,209	80,388	125,072	111,379
United Auto Credit 2023-1	149,351	126,308	197,586	169,829
United Auto Credit 2024-1	351,133	316,121	—	—
Total finance receivables of CFEs	\$ 593,693	\$ 522,817	\$ 361,609	\$ 316,998

Financing of Beneficial Interests in Securitizations

On May 3, 2023, UACC entered into a Risk Retention Financing Facility enabling it to finance asset-backed securities issued in its securitization transactions and held by UACC pursuant to applicable Risk Retention Rules. Under this facility, UACC sells such retained interests and agrees to repurchase them on a future date. In its initial transaction under this facility, UACC pledged \$24.5 million of its retained beneficial interests as collateral, and received proceeds of \$24.1 million, with expected repurchase dates ranging from March 2025 to September 2029. Following the completion of the 2024-1 securitization transaction, the Company pledged an additional \$15.8 million of its retained beneficial interests as collateral under the Risk Retention Financing Facility, and received proceeds of \$15.6 million, with expected repurchase dates ranging from August 2026 to November 2030 at the initial closing date. The securitization trusts will distribute payments related to UACC's pledged beneficial interests in securitizations directly to the lender, which will reduce the beneficial interests in securitizations and the related debt balance. Pledged collateral levels are monitored and are generally maintained at an agreed-upon percentage of the fair value of the amounts borrowed during the life of the transactions. In the event of a decline in the fair value of the pledged collateral, UACC may be required to transfer cash or additional securities as pledged under this facility. At the termination of this agreement, UACC is obligated to return the amounts borrowed.

The outstanding balance of this facility, net of unamortized debt issuance costs, was \$24.8 million and \$15.4 million as of June 30, 2024 and December 31, 2023, respectively, and is included in "Long-term debt" on the condensed consolidated balance sheet. As of June 30, 2024 and December 31, 2023, the fair value of the collateral pledged under this facility was \$25.0 million and \$15.8 million, respectively.

Junior Subordinated Debentures

On July 31, 2003, UACC issued junior subordinated debentures (trust preferred securities) of \$10.0 million through a subsidiary, UPFC Trust I. The trust issuer is a 100 percent owned finance subsidiary and the securities are fully and unconditionally guaranteed by Vroom Automotive Finance Corporation. The interest is paid quarterly at a variable rate, equal to SOFR + 3.05%. The final maturity of these securities is on October 7, 2033; however, they can be called at par any time at the Company's discretion.

Commitments and Contingencies

Commitments and Contingencies Disclosure [Abstract]

11. Commitments and Contingencies

Litigation

From time to time, the Company is involved in various claims and legal actions that arise in the ordinary course of business and an unfavorable resolution of any of these matters could materially affect the Company's future results of operations, cash flows or financial position. The Company is also party to various disputes that the Company considers routine and incidental to its business. The Company does not expect the results of any of these routine actions to have a material effect on the Company's business, results of operations, financial condition, or cash flows. The Company accrues a liability when a loss is considered probable and the amount can be reasonably estimated. When a material loss contingency is reasonably possible but not probable, the Company does not record a liability, but instead discloses the nature and the amount of the claim, and an estimate of the loss or range of loss, if such an estimate can be made. Legal fees are expensed as incurred.

Beginning in March 2021, multiple putative class actions were filed in the U.S. District Court for the Southern District of New York by certain of the Company's stockholders against the Company and certain of the Company's officers alleging violations of federal securities laws. The lawsuits were captioned Zawatsky et al. v. Vroom, Inc. et al., Case No. 21-cv-2477; Holbrook v. Vroom, Inc. et al., Case No. 21-cv-2551; and Hudda v. Vroom, Inc. et al., Case No. 21-cv-3296. All three of the lawsuits asserted similar claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5. In each case, the named plaintiff(s) sought to represent a proposed class of all persons who purchased or otherwise acquired the Company's securities during a period from June 9, 2020 to March 3, 2021 (in the case of Holbrook and Hudda), or November 11, 2020 to March 3, 2021 (in the case of Zawatsky). In August 2021, the Court consolidated the cases under the new name in re: Vroom, Inc. Securities Litigation, Case No. 21-cv-2477, appointed a lead plaintiff and lead counsel and ordered a consolidated amended complaint to be filed. The court-appointed lead plaintiff subsequently filed a consolidated amended complaint that reasserts claims under Sections 10(b) and 20(a) of the Exchange Act, and SEC Rule 10b-5 against the Company and certain of the Company's officers, and added new claims under Sections 11, 12 and 15 of the Securities Act against the Company, certain of its officers, certain of its directors, and the underwriters of the Company's September 2020 secondary offering. The Company

filed a motion to dismiss all claims, and briefing of this motion is complete. The Company believes this lawsuit is without merit and intends to vigorously contest these claims. While the outcome of any complex legal proceeding is inherently unpredictable and subject to significant uncertainties, based upon information presently known to management, the Company believes that the potential liability, if any, will not have a material adverse effect on the Company’s financial condition, cash flows, or results of operations.

In August 2021, November 2021, January 2022, and February 2022, various Company stockholders filed purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the Southern District of New York against certain of the Company’s officers and directors, and nominally against the Company, alleging violations of the federal securities laws and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. All four lawsuits have been consolidated under the case caption In re Vroom, Inc. Shareholder Derivative Litigation, Case No. 21-cv-6933, and the court has approved the parties’ stipulation that the cases would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. All four derivative suits remain in preliminary stages and there have been no substantive developments in any matter.

In April 2022 and April 2024, two of the Company’s stockholders filed separate purported shareholder derivative lawsuits on behalf of the Company in the U.S. District Court for the District of Delaware against certain of the Company’s officers and directors, and nominally against the Company, alleging violations of the federal securities law and breaches of fiduciary duty to the Company and/or related violations of Delaware law based on the same general course of conduct alleged in In re: Vroom, Inc. Securities Litigation. The case filed in April 2022 is captioned Godlu v. Hennessy et al., Case No. 22-cv-569, the case filed in April 2024 is captioned Hudda v. Hennessy et al. Case No. 24-cv-4499-, and the court in each has approved the parties’ stipulations that each case would remain stayed pending final resolution of In re: Vroom, Inc. Securities Litigation. Both lawsuits remain in preliminary stages and there have been no substantive developments.

In January 2022, the Company received a non-public civil investigative demand from the Federal Trade Commission (“FTC”), seeking the production of information related to certain of the Company’s business practices and the Company responded to those information requests. On February 23, 2024, the FTC notified the Company that it has reason to believe that the Company violated Section 5(a) of the Federal Trade Commission Act, 15 U.S.C. § 45(a); the FTC’s Mail, Internet, or Telephone Order Merchandise Rule, 16 C.F.R. Part 435; the FTC’s Used Motor Vehicle Trade Regulation Rule, 16 C.F.R. Part 455; and the FTC’s Pre-Sale Availability Rule, 16 C.F.R. Part 702. On May 6, 2024, Vroom, Inc., and Vroom Automotive, LLC and the FTC reached an agreement to resolve the FTC’s allegations without any admission of wrongdoing by either Vroom entity, subject to final approval by the FTC and the court. Under the agreement, the Company will pay a total of \$1 million in customer redress and abide permanently by an injunction. The FTC issued its final approval of the agreement on July 2, 2024, and a mutually-agreed upon order reflecting the agreement was entered by the Court on July 10, 2024. The case is captioned Federal Trade Commission v. Vroom, Inc. et al., Case No. 4:24-cv-02496.

In April 2022, the Attorney General of Texas filed a petition on behalf of the State of Texas in the District Court of Travis County, Texas against the Company, alleging violation of the Texas Deceptive Trade Practices – Consumer Protection Act, Texas Business and Commerce Code § 17.41 et seq., based on alleged deficiencies and other issues in the Company’s marketing of used vehicles and fulfillment of customer orders, including the titling and registration of sold vehicles. According to the petition, 80% of the customer complaints referenced in the petition were received in the 12 months prior to April 2022. The petition is captioned State of Texas v. Vroom Automotive LLC, and Vroom Inc., Case No. D-1-GN-001809. In May 2022, Vroom Automotive, LLC the Attorney General of the State of Texas agreed to a temporary injunction in which Vroom Automotive, LLC agreed to adhere to its existing practice of possessing title for all vehicles it sells or advertises as available for sale on its ecommerce platform. In December 2023, Vroom, Inc., Vroom Automotive, LLC and the Attorney General of the State of Texas reached a final agreement to resolve all claims in the petition, without any admission of wrongdoing by either Vroom entity. Under the agreement, the Company will pay a total of \$2 million in civil penalties and \$1 million in attorneys’ fees, with the first half due in September 2024 and the remaining half due in September 2025, and abide permanently by an injunction of certain operational practices that were previously implemented.

As previously disclosed, the Company has been subject to audits, requests for information, investigations and other inquiries from its regulators relating to increased customer complaints concerning the same or similar matters alleged in the State of Texas petition. These regulatory matters could continue to progress into legal proceedings as well as enforcement actions. The Company has incurred fines in certain states and could continue to incur fines, penalties, restitution, or alterations in the Company’s business practices, which in turn, could lead to increased business expenses, additional limitations on the Company’s business activities and further reputational damage, although to date such expenses have not had a material adverse effect on the Company’s financial condition, cash flows, or results of operations.

Other Matters

The Company enters into agreements with third parties in the ordinary course of business that may contain indemnification provisions. In the event that an indemnification claim is asserted, the Company’s liability, if any, would be limited by the terms of the applicable agreement. Historically, the Company has not incurred material costs to defend lawsuits or settle claims related to indemnification provisions.

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Preferred Stock and Stockholders’ Equity
Equity [Abstract]
Preferred Stock and Stockholders’ Equity

6 Months Ended
Jun. 30, 2024

12. Preferred Stock and Stockholders’ Equity

Preferred Stock

On June 11, 2020, the Company amended its certificate of incorporation to authorize the issuance of up to 10,000,000 shares of Preferred Stock. As of June 30, 2024, there was no preferred stock issued or outstanding.

Common Stock

On February 13, 2024, the Company amended its certificate of incorporation to effect a 1-for-80 reverse stock split of shares of the Company’s outstanding common stock, such that every 80 shares of common stock became one of common stock. The shares of common stock authorized for issuance remained unchanged at 500,000,000 and the par value per share of common stock remained unchanged at \$0.001. Each share of common stock entitles the holder to one vote on all matters submitted to a vote of the Company’s stockholders.

At-the-market Offering

On December 1, 2023, the Company entered into an equity distribution agreement with Virtu Americas LLC to sell shares of the Company’s common stock, par value \$0.001 per share, with aggregate gross sales proceeds of up to \$50.0 million, from time to time, through an “at-the-market” equity offering program (the “ATM offering”). As of June 30, 2024, the Company has up to \$47.5 million remaining in aggregate gross proceeds that can be issued through the ATM offering.

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Stock-based Compensation
Share-Based Payment Arrangement [Abstract]
Stock-based Compensation

6 Months Ended
Jun. 30, 2024

13. Stock-based Compensation

On May 28, 2020, the Company adopted the 2020 Incentive Award Plan (“the 2020 Plan”), which authorized the issuance of (i) up to 37,739 shares of the Company’s common stock, (ii) an annual increase on the first day of each year beginning on January 1, 2022 and ending on January 1, 2030 of up to 4% of the shares of common stock outstanding on an as-converted basis on the last day of the immediately preceding fiscal year, and (iii) any shares of the Company’s common stock subject to awards under the 2014 Plan which are forfeited or lapse unexercised and which following the effective date are not issued under the 2014 Plan. Awards may be issued in the form of restricted stock units, restricted stock, stock appreciation rights, and stock options. As of June 30, 2024, the Company has registered an additional 209,299 shares of the Company’s common stock to be issued pursuant to the 2020 Plan.

Effective as of June 13, 2024, the stockholders approved an amendment to the 2020 Plan to increase the number of authorized shares by 350,000 shares. As of June 30, 2024, there were 455,099 shares available for future issuance under the 2020 Plan.

On May 20, 2022, the Company adopted the 2022 Inducement Award Plan (the “Inducement Award Plan”). Awards under the Inducement Award Plan may only be granted to a newly hired employee who has not previously been an employee or a member of the Board or an employee who is being rehired following a bona fide period of non-employment by the Company, in each case as a material inducement to the employee’s entering into employment. An aggregate of 37,500 shares of the Company’s common stock are reserved for issuance under the Inducement Award Plan. As of June 30, 2024, there were 32,027 shares available for future issuance under the Inducement Award Plan.

RSUs

The Company recognized \$2.4 million and \$1.7 million of stock-based compensation expense related to RSUs for the three months ended June 30, 2024 and 2023, respectively and \$3.7 million and \$3.3 million for the six months ended June 30, 2024 and 2023, respectively. As of June 30, 2024 and December 31, 2023, the Company had \$3.9 million and \$4.5 million, respectively, of unrecognized stock-based compensation expense that is expected to be recognized over a weighted-average period of 0.8 and 1.1 years, respectively.

Certain of the Company’s RSU grants are subject to acceleration upon a change of control and termination within 12 months, and upon death, disability and certain other “good leaver” circumstances.

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Financial Instruments and Fair Value Measurements
Fair Value Disclosures [Abstract]
Financial Instruments and Fair Value Measurements

6 Months Ended
Jun. 30, 2024

14. Financial Instruments and Fair Value Measurements

U.S. GAAP defines fair value as the price that would be received from selling an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants at the measurement date. These estimates are subjective in nature and involve uncertainties and matters of judgment, and therefore cannot be determined with precision. U.S. GAAP establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value and establishes the following three levels of inputs that may be used to measure fair value:

- Level 1—Quoted prices in active markets for identical assets or liabilities
- Level 2—Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted market prices in markets that are not active; or model-derived valuations or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3—Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities

Items Measured at Fair Value on a Recurring Basis

The Company holds certain financial assets that are required to be measured at fair value on a recurring basis. Additionally, the Company elected the fair value option for the financial assets and liabilities of UACC’s 2022-2 and 2023-1 consolidated CFES, beneficial interests in the 2022-1 securitization transaction, certain of UACC’s finance receivables that are ineligible to be sold, and certain other finance receivables held for sale. Under the fair value option allowable under ASC 825, “Financial Instruments” (“ASC 825”), the Company may elect to measure at fair value financial assets and liabilities that are not otherwise required to be carried at fair value. Subsequent changes in fair value for designated items are reported in earnings.

The following tables present the Company’s financial assets and liabilities measured at fair value on a recurring basis (in thousands):

As of June 30, 2024			
Level 1	Level 2	Level 3	Total

Financial Assets					
Cash and cash equivalents:					
Money market funds	\$	42,949	\$	—	\$ — \$ 42,949
CFE assets:					
Finance receivables		—		—	292,533 292,533
Finance receivables at fair value		—		—	174,372 174,372
Other assets (beneficial interests in securitizations)		—		3,109	— 3,109
Total financial assets	\$	42,949	\$	3,109	\$ 466,905 \$ 512,963
Financial Liabilities					
CFE liabilities:					
Securitization debt of consolidated VIEs		—		199,754	— 199,754
Total financial liabilities	\$	—	\$	199,754	\$ — \$ 199,754

As of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Financial Assets				
Cash and cash equivalents:				
Money market funds	\$ 27,121	\$ —	\$ —	\$ 27,121
CFE assets:				
Finance receivables	—	—	316,998	316,998
Finance receivables at fair value	—	—	31,672	31,672
Other assets (beneficial interests in securitizations)	—	4,485	—	4,485
Total financial assets	\$ 27,121	\$ 4,485	\$ 348,670	\$ 380,276
Financial Liabilities				
CFE liabilities:				
Securitization debt of consolidated VIEs	—	314,095	—	314,095
Total financial liabilities	\$ —	\$ 314,095	\$ —	\$ 314,095

Valuation Methodologies of Financial Instruments Measured at Fair Value on a Recurring Basis

The following is a description of the valuation methodologies used for financial instruments carried at fair value. These methodologies are applied to financial assets and liabilities across the fair value levels discussed above, and it is the observability of the inputs used that determines the appropriate level in the fair value hierarchy for the respective asset or liability.

Money Market Funds: Money market funds primarily consist of investments in highly liquid U.S. treasury securities, with original maturities of three months or less and are classified as Level 1. The Company determines the fair value of cash equivalents based on quoted prices in active markets.

Financial assets and liabilities of CFEs: In accordance with ASC 825, the Company has elected the fair value option, for the eligible financial assets and liabilities of the 2022-2 and 2023-1 consolidated CFEs in order to mitigate potential accounting mismatches between the carrying value of the financial assets and liabilities. To eliminate potential measurement differences, the Company elected the measurement alternative included in ASC 810-30, allowing the Company to measure both the financial assets and liabilities of a qualifying CFE using the fair value of either the CFE's financial assets or liabilities, whichever is more observable. Under the measurement alternative prescribed by ASC 810-30, the Company recognizes changes in the CFE's net assets, including changes in fair value adjustments and net interest earned, in its condensed consolidated statements of operations.

The Company is required to determine whether the fair value of the financial assets or the fair value of the financial liabilities of the eligible CFEs are more observable, but in either case, the methodology results in the fair value of the financial assets of the securitization trust being equal to the fair value of their liabilities. The Company determined that the fair value of the liabilities of the securitization CFEs are more observable, since market prices of their liabilities are based on non-binding quoted prices provided by broker dealers who make markets in similar financial instruments. The assets of the securitization CFEs are not readily marketable, and their fair value measurement requires information that may be limited in availability.

In determining the fair value of the securitization debt of consolidated CFEs, the broker dealers consider contractual cash payments and yields expected by market participants. Broker dealers also incorporate common market pricing methods, including a spread measurement to the treasury curve or interest rate swap curve as well as underlying characteristics of the particular security including ratings, coupon, collateral type and seasoning or age of the security. When the Company obtains prices from multiple broker dealers for the same security and has a consensus among them, it deems these fair values to be based on observable valuation inputs and classified as Level 2 of the fair value hierarchy. Where a third-party broker dealer quote is not available, an internal model is utilized using unobservable inputs or if the Company has multiple quotes that are not within determined range, it classified the securitization debt as Level 3 of the fair value hierarchy.

The financial assets of the consolidated CFEs are an aggregate value derived from the fair value of the CFEs liabilities. The Company determined that CFEs finance receivables in their entirety should be classified as Level 3 of the fair value hierarchy.

Finance receivables at fair value: Finance receivables at fair value represent finance receivables for which the Company elected the fair value option in accordance with ASC 825. The Company estimates the fair value of these receivables using a discounted cash flow model and incorporates key inputs that include prepayment speed, default rate, recovery rate, as well as certain macroeconomics events the Company believes market participants would consider relevant.

Beneficial interests in securitization: Beneficial interests in securitization relate to the 2022-1 securitization completed in February 2022 and include rated notes as well as certificates. The beneficial interests in the 2022-2 securitization completed in July 2022 were eliminated upon consolidation of the VIE in March 2023. Refer to Note 4 - Variable Interest Entities and Securitizations. The Company elected the fair value option on its beneficial interests in securitization.

Beneficial interests may initially be classified as Level 2 if the transactions occur within close proximity to the end of each respective reporting period. Subsequently, similar to the securitization debt described above, fair value is determined by requesting a non-binding quote from broker dealers, or by utilizing market acceptable valuation models, such as discounted cash flows. Broker dealer quotes may be based on an income approach, which converts expected future cash flows to a single present value amount, with specific consideration of inputs relevant to particular security types. Such inputs may include ratings, collateral types, geographic concentrations, underlying loan vintages, delinquencies and defaults, loss severity assumptions, prepayments, and maturities. When the volume or level of market activity for a security is limited, certain inputs used to determine fair value may not be observable in the market. Broker dealer quotes may also be based on a market approach that considers recent transactions involving identical or similar securities. When the Company obtains prices from multiple broker dealers for the same security and has a consensus among them, it deems these fair values to be based on observable valuation inputs and classified as Level 2 of the fair value hierarchy. Where a third-party broker dealer quote is not available, the Company utilizes an internally developed model using unobservable inputs. If internally developed models are utilized or if the Company has multiple quotes that are not within a consensus range of each other, the Company deems these securities to be classified as Level 3 of the fair value hierarchy.

Changes in Level 3 Recurring Fair Value Measurements

The following table presents a reconciliation of the financial assets, which were measured at fair value on a recurring basis using Level 3 inputs (in thousands):

	Finance Receivables of Consolidated CFEs		Finance Receivables at Fair Value	
Fair value as of January 1, 2024	\$	316,998	\$	31,672
Transfer within Level 3 categories		55,320		(55,320)
Losses included in realized and unrealized losses		(29,498)		(9,846)
Issuances, net of discount		—		233,257
Paydowns		(58,089)		(26,462)
Other		7,802		1,071
Fair value as of June 30, 2024	\$	292,533	\$	174,372
	Finance Receivables of Consolidated CFEs		Finance Receivables at Fair Value	
Fair value as of January 1, 2023	\$	77,904	\$	75,270
Reclassification of finance receivables held for sale to finance receivables at fair value, net		248,081		—
Transfer within Level 3 categories		25,718		(25,718)
Consolidation of VIEs		180,706		—
Losses included in realized and unrealized losses		(37,890)		(1,396)
Issuances, net of discount		—		3,392
Paydowns		(77,007)		(14,883)
Other		12,510		1,010
Fair value as of June 30, 2023	\$	430,022	\$	37,675

The Company's transfers between levels of the fair value hierarchy are assumed to have occurred at the beginning of the reporting period on a quarterly basis. During the three and six months ended June 30, 2024, there were no transfer between levels of the fair value hierarchy. During the six months ended June 30, 2023, \$180.7 million of finance receivables related to the 2022-2 securitization transaction were consolidated and classified as Level 3 and \$248.1 million of finance receivables held for sale related to the 2023-1 securitization transaction were reclassified to Level 3 finance receivables of consolidated CFEs.

Other Relevant Data for Financial Assets and Liabilities for which FVO Was Elected

The following table presents the gains or losses recorded in "Realized and unrealized losses, net of recoveries" in the condensed consolidated statements of operations related to the eligible financial instruments for which the fair value option was elected (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Financial Assets				
Finance receivables of CFEs	\$ 10,660	\$ 21,988	\$ 26,544	\$ 31,885
Finance receivables at fair value	1,074	(10)	6,000	(1,422)
Beneficial interests in securitizations	(82)	261	(92)	922
Financial Liabilities				
Debt of securitized VIEs	(1,938)	(6,029)	(4,486)	(7,251)
Total net loss included in "Realized and unrealized losses, net of recoveries"	\$ 9,714	\$ 16,210	\$ 27,966	\$ 24,134

The following table presents other relevant data related to the finance receivables carried at fair value (in thousands):

	Finance Receivables of CFEs at Fair Value		Finance Receivables at Fair Value	
As of June 30, 2024				
Aggregate unpaid principal balance included within finance receivables that are reported at fair value	\$	337,501	\$	197,695
Aggregate fair value of finance receivables that are reported at fair value	\$	292,533	\$	174,372

Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due)	\$	5,799	\$	1,260
Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due)	\$	4,973	\$	900

As of December 31, 2023	Finance Receivables of CFEs at Fair Value		Finance Receivables at Fair Value	
Aggregate unpaid principal balance included within finance receivables that are reported at fair value	\$	361,609	\$	36,207
Aggregate fair value of finance receivables that are reported at fair value	\$	316,998	\$	31,672
Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due)	\$	6,700	\$	717
Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due)	\$	5,921	\$	544

All finance receivables of CFEs are pledged to the CFEs trusts.

The following table presents other relevant data related to securitization debt of consolidated VIEs carried at fair value (in thousands):

As of June 30, 2024	Securitization debt of consolidated VIEs at Fair Value	
Aggregate unpaid principal balance of rated notes of securitized VIEs	\$	207,413
Aggregate fair value of rated notes of securitized VIEs	\$	199,754
As of December 31, 2023	Securitization debt of consolidated VIEs at Fair Value	
Aggregate unpaid principal balance of rated notes of securitized VIEs	\$	318,085
Aggregate fair value of rated notes of securitized VIEs	\$	314,095

Fair Value of Financial Instruments Not Carried at Fair Value

The carrying amounts of restricted cash and other liabilities approximate fair value due to their short-term nature. The carrying value of the Warehouse Credit Facilities was determined to approximate fair value due to its short-term duration and variable interest rate that approximates prevailing interest rates as of each reporting period.

Finance receivables held for sale, net: For finance receivables eligible to be sold in a securitization, the Company determines the fair value of these finance receivables utilizing sales prices based on estimated securitization transactions, adjusted for transformation costs, risk and a normal profit margin associated with securitization transactions. Such fair value measurement of finance receivables held for sale, net is considered Level 3 of the fair value hierarchy. As of June 30, 2024, the carrying value and fair value of the finance receivables held for sale, net were \$362.3 million. As of December 31, 2023, the Company determined that all of these finance receivables should be marked to their fair value of \$468.8 million based on the results of the Company’s lower of amortized cost basis or fair value analysis.

In addition, from time to time the Company may mark certain receivables, that are no longer eligible to be sold in a securitization, classified as held for sale to fair value on a non-recurring basis. As of June 30, 2024 and December 31, 2023, there were \$51.4 million and \$34.8 million of these finance receivables that were marked to fair value on a non-recurring basis, respectively. These are finance receivables that became delinquent and no longer meet the expected securitization sales criteria. The Company uses a discounted cash flow model to estimate the present value of future recoveries for finance receivables. Such fair value measurement of finance receivables held for sale, net is considered Level 3 of the fair value hierarchy.

Convertible Senior Notes: The fair value of the Notes, which are not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing actual bids and offer prices of the Notes in markets that are not active and are classified within Level 2 of the fair value hierarchy.

	June 30, 2024		December 31, 2023	
Carrying value	\$	287,550	\$	286,800
Fair value	\$	145,244	\$	152,506

Securitization Debt: The fair value of the 2024-1 securitization debt, which is not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing non-binding quoted prices provided by broker dealers, as discussed above, and classified as Level 2 of the fair value hierarchy.

	June 30, 2024	
Carrying value	\$	272,362
Fair value	\$	274,721

Financing of beneficial interests in securitizations: The fair value of the financing of beneficial interests in securitizations, which are not carried at fair value on the accompanying condensed consolidated balance sheets, approximated their carrying value as of June 30, 2024 and 2023 and are classified within Level 3 of the fair value hierarchy.

Junior Subordinated Debentures: The fair value of the junior subordinated debentures, which are not carried at fair value on the accompanying consolidated balance sheets, approximated their carrying value as of June 30, 2024 and 2023 and are classified within Level 3 of the fair value hierarchy.

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Segment Information

[Segment Reporting](#)
[\[Abstract\]](#)
[Segment Information](#)

15. Segment Information

As a result of the Ecommerce Wind-Down during the three months ended March 31, 2024, the Company revised its reportable segments. The Company is now organized into two reportable segments: UACC and CarStory. Corporate activities are presented in "corporate" and do not constitute a reportable segment. These activities include costs not directly attributable to the segments and are primarily related to costs associated with corporate and governance functions, including executive functions, corporate finance, legal, human resources, information technology, cyber security and other shared costs. Certain shared costs, including corporate administration, are allocated to segments based upon specific allocation of expenses. Corporate activities also include the runoff of legacy Vroom third party vehicle service and GAP policies sold prior to the Ecommerce Wind-Down as well as certain Vroom contracts that are continuing to be renegotiated and right-sized to account for reduced headcount following the Ecommerce Wind-down. The Company retrospectively restated segment results for the comparative period to conform to the new presentation. No operating segments have been aggregated to form the reportable segments.

The Company determined its operating segments based on how the chief operating decision maker ("CODM") reviews the Company’s operating results in assessing performance and allocating resources. The CODM reviews Adjusted EBITDA for each of the reportable segments. Adjusted EBITDA is defined as net loss before interest expense on corporate debt, interest income on cash and cash equivalents, income tax expense, depreciation and amortization expense, stock compensation expense, severance expense related to the continuing operations, gain on debt extinguishment and long-lived asset impairment charges, incurred by the segment. The CODM does not evaluate operating segments using asset information as these are managed on an enterprise-wide group basis. Accordingly, the Company does not report segment asset information. As of June 30, 2024 and December 31, 2023, long-lived assets were predominantly located in the United States.

The UACC reportable segment represents UACC’s operations with its network of third-party dealership customers, including the purchases and servicing of vehicle installment contracts. The segment also includes the runoff portfolio of retail installment sale contracts originated for Vroom or purchased from Vroom prior to the Ecommerce Wind-Down.

The CarStory reportable segment represents sales of AI-powered analytics and digital services to automotive dealers, automotive financial services companies and others in the automotive industry.

Information about the Company’s reportable segments are as follows (in thousands):

	Three Months Ended June 30,							
	2024				2023			
	UACC	CarStory	Corporate	Total	UACC	CarStory	Corporate	Total
Interest income	\$ 52,389	\$ —	\$ (527)	\$ 51,862	\$ 47,531	\$ —	\$ (536)	\$ 46,995
Interest expense:								
Warehouse credit facility	6,986	—	—	6,986	3,658	—	—	3,658
Securitization debt	7,995	—	—	7,995	5,981	—	—	5,981
Total interest expense	14,981	—	—	14,981	9,639	—	—	9,639
Net interest income	37,408	—	(527)	36,881	37,892	—	(536)	37,356
Realized and unrealized losses, net of recoveries	19,582	—	(853)	18,729	20,386	—	2,801	23,187
Net interest income after losses and recoveries	17,826	—	325	18,152	17,506	—	(3,337)	14,169
Noninterest income:								
Servicing income	1,587	—	—	1,587	2,551	—	—	2,551
Warranties and GAP income (loss), net	1,640	—	(262)	1,378	1,478	—	(727)	751
CarStory revenue	—	2,913	—	2,913	—	3,224	—	3,224
Gain on debt extinguishment	—	—	—	—	—	—	10,931	10,931
Other income	2,098	190	853	3,141	977	93	2,001	3,071
Total noninterest income	5,325	3,103	591	9,019	5,006	3,317	12,205	20,528
Expenses:								
Compensation and benefits	20,539	2,461	4,176	27,176	16,392	2,420	2,529	21,341
Professional fees	575	80	833	1,488	1,028	113	1,303	2,444
Software and IT costs	2,605	21	1,410	4,036	2,974	171	1,659	4,804
Depreciation and amortization	5,630	1,602	—	7,232	5,582	1,608	—	7,190
Interest expense on corporate debt	629	—	920	1,549	436	—	1,091	1,527
Other expenses	3,054	55	1,852	4,961	1,841	152	2,578	4,571
Total expenses	33,032	4,219	9,191	46,442	28,253	4,464	9,160	41,877
Adjusted EBITDA	\$ (2,824)	\$ 372	\$ (5,089)	\$ (7,541)	\$ 291	\$ 634	\$ (11,244)	\$ (10,319)

	Six Months Ended June 30,							
	2024				2023			
	UACC	CarStory	Corporate	Total	UACC	CarStory	Corporate	Total
Interest income	\$ 103,930	\$ —	\$ (991)	\$ 102,939	\$ 82,830	\$ —	\$ (1,467)	\$ 81,363
Interest expense:								
Warehouse credit facility	16,457	—	—	16,457	6,757	—	—	6,757
Securitization debt	12,864	—	—	12,864	10,326	—	—	10,326
Total interest expense	29,321	—	—	29,321	17,083	—	—	17,083
Net interest income	74,609	—	(991)	73,618	65,747	—	(1,467)	64,280
Realized and unrealized losses, net of recoveries	47,343	—	2,205	49,548	32,658	—	6,257	38,915
Net interest income after losses and recoveries	27,266	—	(3,196)	24,070	33,089	—	(7,724)	25,365
Noninterest (loss) income:								
Servicing income	3,606	—	—	3,606	5,405	—	—	5,405
Warranties and GAP income (loss), net	3,250	—	(11,514)	(8,264)	3,681	—	(95)	3,586
CarStory revenue	—	5,892	—	5,892	—	6,394	—	6,394
Gain on debt extinguishment	—	—	—	—	—	—	19,640	19,640
Other income	4,568	363	994	5,925	2,031	141	3,931	6,103
Total noninterest (loss) income	11,424	6,255	(10,520)	7,159	11,117	6,535	23,476	41,128
Expenses:								
Compensation and benefits	39,327	4,675	7,284	51,286	34,928	4,821	4,813	44,562
Professional fees	1,451	202	3,178	4,831	3,569	290	3,559	7,417
Software and IT costs	5,702	188	2,768	8,658	5,679	345	4,025	10,050
Depreciation and amortization	11,651	3,207	—	14,858	11,209	3,213	—	14,422
Interest expense on corporate debt	1,100	—	1,840	2,940	633	—	2,234	2,867
Impairment charges	2,752	—	—	2,752	—	—	—	—
Other expenses	5,577	173	3,666	9,416	4,261	301	5,211	9,773
Total expenses	67,561	8,444	18,735	94,741	60,279	8,969	19,842	89,091
Adjusted EBITDA	\$ (12,970)	\$ 930	\$ (27,654)	\$ (39,694)	\$ (4,177)	\$ 1,201	\$ (23,644)	\$ (26,620)

The reconciliation between reportable segment Adjusted EBITDA to consolidated net loss from continuing operations is as follows (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Adjusted EBITDA by Segment				
UACC	\$ (2,824)	\$ 291	\$ (12,970)	\$ (4,177)
CarStory	372	634	930	1,201
Corporate	(5,089)	(11,244)	(27,654)	(23,644)
Total	<u>\$ (7,541)</u>	<u>\$ (10,319)</u>	<u>\$ (39,694)</u>	<u>\$ (26,620)</u>
Interest expense on corporate debt	(1,549)	(1,527)	(2,940)	(2,867)
Interest income on cash and cash equivalents	1,182	2,594	2,187	5,019
Provision for income taxes	167	(286)	(269)	(337)
Depreciation and amortization	(7,232)	(7,190)	(14,858)	(14,422)
Stock compensation expense	(2,446)	(1,669)	(3,770)	(3,348)
Gain on debt extinguishment	—	10,931	—	19,640
Severance	(1,685)	—	(1,685)	—
Impairment charges	—	—	(2,752)	—
Net loss from continuing operations	<u>\$ (19,104)</u>	<u>\$ (7,466)</u>	<u>\$ (63,781)</u>	<u>\$ (22,935)</u>

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Income Taxes

Income Tax Disclosure [Abstract] Income Taxes

16. Income Taxes

The Company computes income taxes using the liability method. This method requires recognition of deferred tax assets and liabilities, measured by enacted rates, attributable to temporary differences between the financial statements and the income tax basis of assets and liabilities. In assessing the realizability of deferred tax assets, the Company considers whether it is more likely than not that certain deferred tax assets will be realized. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income in those specific jurisdictions prior to the dates on which such net operating losses expire. The Company maintained a full valuation allowance against its net deferred tax assets because the Company has determined that it is more likely than not that these assets will not be fully realized based on a current evaluation of expected future taxable income and the Company being in a cumulative 3-year loss position.

The Company's effective tax rate from continuing operations for the three months ended June 30, 2024 and 2023 was 0.87% and (3.98)%, respectively. The Company's effective tax rate from continuing operations for the six months ended June 30, 2024 and 2023 was (0.42)% and (1.49)%, respectively.

The Company is subject to tax in the United States and many state and local jurisdictions. The Company, with certain exceptions, is no longer subject to income tax examinations by U.S. federal, state and local for tax years 2017 and prior. The company is not currently under audit for any US federal or state income tax audits.

The Internal Revenue Code (IRC) Section 382 provides for a limitation of the annual use of net operating loss and tax credit carryforwards following certain ownership changes (as defined by the IRC Section 382) that limits the Company's ability to utilize these carryforwards. The Company completed a Section 382 study to determine the applicable limitation, if any. It was determined that the Company has undergone four ownership changes the most recent of which was April 2021. These changes will substantially limit the use of the net operating losses generated before the change in control.

The Company has not identified any uncertain tax positions as of June 30, 2024 or December 31, 2023. Any interest and penalties related to uncertain tax positions shall be recorded as a component of income tax expense. To date, no interest or penalties have been accrued in relation to uncertain tax positions.

On August 16, 2022, the Inflation Reduction Act of 2022 ("IRA") was signed into law. The IRA includes implementation of a new alternative minimum tax, an excise tax on stock buybacks, and significant tax incentives for energy and climate initiatives, among other provisions. The Company evaluated the provisions included under the IRA and the provisions do not have a material impact to the Company's condensed consolidated financial statements.

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Net Loss Per Share

Earnings Per Share [Abstract] Net Loss Per Share

17. Net Loss Per Share

The following table sets forth the computation of basic and diluted net loss per share attributable to common stockholders:

(in thousands, except share and per share amounts)	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Net loss from continuing operations	\$ (19,104)	\$ (7,466)	\$ (63,781)	\$ (22,935)
Net loss from discontinued operations	\$ (2,084)	\$ (58,573)	\$ (25,025)	\$ (117,844)
Net loss	<u>\$ (21,188)</u>	<u>\$ (66,039)</u>	<u>\$ (88,806)</u>	<u>\$ (140,779)</u>
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,800,486	1,739,336	1,797,394	1,735,486
Net loss per share attributable to common stockholders, continuing operations, basic and diluted	<u>\$ (10.61)</u>	<u>\$ (4.29)</u>	<u>\$ (35.49)</u>	<u>\$ (13.22)</u>
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted	<u>\$ (1.16)</u>	<u>\$ (33.68)</u>	<u>\$ (13.92)</u>	<u>\$ (67.90)</u>
Total net loss per share attributable to common stockholders, basic and diluted	<u>\$ (11.77)</u>	<u>\$ (37.97)</u>	<u>\$ (49.41)</u>	<u>\$ (81.12)</u>

The following potentially dilutive shares were not included in the calculation of diluted shares outstanding for the periods presented as the effect would have been anti-dilutive:

	As of June 30,	
	2024	2023
Convertible senior notes	64,830	74,203
Stock options	25,911	32,040
Restricted stock units	134,738	178,145
Total	<u>225,479</u>	<u>284,388</u>

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Revised Consolidated Financial Statements Information

6 Months Ended Jun. 30, 2024

18. Revised Consolidated Financial Statements Information

In March 2024, in connection with the Ecommerce Wind-Down, the Company identified errors related to an overstatement of credit balances in other current liabilities and accounts payable as of and prior to December 31, 2023. The Company incorrectly recorded approximately \$1.4 million of other current liabilities and \$4.1 million of accounts payable, instead of a reduction in operating expenses of \$5.5 million, of which \$4.6 million related to annual periods prior to 2023. The Company evaluated the impact of these errors and concluded that they are not material to any previously issued annual or interim consolidated financial statements. As a result of these errors, the Company has revised the consolidated financial statements for the three and six months ended June 30, 2023 and as of December 31, 2023 and 2022 and for the years then ended. The Company intends to reflect these revisions in its 2024 Quarterly Reports to be filed on Form 10-Q and 2024 Annual Report to be filed on Form 10-K.

The following table (in thousands) sets forth the Company’s consolidated results of operations for the three and six months ended June 30, 2023 and the years ended December 31, 2023 and 2022, which have been retrospectively adjusted for the impact of the immaterial errors identified as well as new financial statement presentation and discontinued operations presentation related to the Ecommerce Wind-Down.

	Three Months Ended June 30, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 225,178	\$ —	\$ (171,308)	\$ (53,869)	\$ —
Total cost of sales	179,177	—	(169,332)	(9,845)	—
Total gross profit	46,001	—	(1,976)	(44,024)	—
Selling, general and administrative expenses	86,955	(280)	(54,558)	(32,117)	—
Depreciation and amortization	10,304		(3,114)	(7,190)	—
Impairment charges	1,353		(1,353)		—
Loss from operations	(52,611)	280	57,049	(4,717)	—
Gain on debt extinguishment	(10,931)			10,931	—
Interest expense	8,938		(3,752)	(5,186)	—
Interest income	(4,921)		2,328	2,593	—
Other loss, net	20,236			(20,236)	—
Interest income				46,995	46,995
Total interest expense				9,639	9,639
Net interest income				37,356	37,356
Realized and unrealized losses, net of recoveries				23,187	23,187
Net interest income after losses and recoveries				14,169	14,169
Total noninterest (loss) income				20,528	20,528
Total expenses				41,877	41,877
Loss before provision (benefit) for income taxes	(65,933)	280	58,473	(7,180)	(7,180)
Provision (benefit) for income taxes	385		(99)		286
Net loss from continuing operations					(7,466)
Net loss from discontinued operations					(58,573)
Total net loss	\$ (66,318)	\$ 280			\$ (66,039)
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(4.29)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(33.68)
Total net loss per share attributable to common stockholders, basic and diluted	\$ (38.13)				\$ (37.97)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,739,336				1,739,336

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Six Months Ended June 30, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 421,645	\$ —	\$ (324,748)	\$ (96,896)	\$ —
Total cost of sales	336,839	—	(318,889)	(17,950)	—
Total gross profit	84,806	—	(5,859)	(78,946)	—
Selling, general and administrative expenses	183,492	(583)	(112,227)	(70,682)	—
Depreciation and amortization	20,835		(6,413)	(14,422)	—
Impairment charges	1,353		(1,353)		—
Loss from operations	(120,874)	583	114,134	6,158	—
Gain on debt extinguishment	(19,640)			19,640	—
Interest expense	18,857		(9,233)	(9,624)	—
Interest income	(10,863)		5,845	5,018	—
Other loss, net	31,476			(31,476)	—
Interest income				81,363	81,363
Total interest expense				17,083	17,083
Net interest income				64,280	64,280
Realized and unrealized losses, net of recoveries				38,915	38,915
Net interest income after losses and recoveries				25,365	25,365
Total noninterest (loss) income				41,128	41,128
Total expenses				89,091	89,091
Loss before provision (benefit) for income taxes	(140,704)	583	117,522	(22,598)	(22,598)
Provision (benefit) for income taxes	658		(321)		337
Net loss from continuing operations					(22,935)
Net loss from discontinued operations					(117,844)
Total net loss	\$ (141,362)	\$ 583			\$ (140,779)
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(13.22)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(67.90)
Total net loss per share attributable to common stockholders, basic and diluted	\$ (81.45)				\$ (81.12)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,735,486				1,735,486

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Year ended December 31, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 893,203	\$ —	\$ (687,215)	\$ (205,988)	\$ —
Total cost of sales	731,256	—	(692,037)	(39,219)	—
Total gross profit	161,947	—	4,822	(166,769)	—
Selling, general and administrative expenses	340,657	(929)	(205,977)	(133,751)	—
Depreciation and amortization	42,769		(13,656)	(29,113)	—
Impairment charges	48,748		(48,748)		—
Loss from operations	(270,227)	929	273,203	(3,905)	—
Gain on debt extinguishment	(37,878)	—	—	37,878	—
Interest expense	45,445		(19,556)	(25,889)	—
Interest income	(21,158)		13,218	7,940	—
Other loss (income), net	108,289	—	—	(108,289)	—
Interest income				\$ 178,482	\$ 178,482
Total interest expense				41,893	41,893
Net interest income				136,589	136,589

Realized and unrealized losses, net of recoveries				122,541	122,541
Net interest income after losses and recoveries				14,048	14,048
Total noninterest (loss) income				75,126	75,126
Total expenses				173,629	173,629
Loss before provision (benefit) for income taxes	(364,925)	929	279,541	(84,455)	(84,455)
Provision (benefit) for income taxes	615		(492)		123
Net loss from continuing operations					(84,578)
Net loss from discontinued operations					(280,033)
Total net loss	<u>\$ (365,540)</u>	<u>\$ 929</u>			<u>(364,611)</u>
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(48.52)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(160.65)
Total net loss per share attributable to common stockholders, basic and diluted	<u>\$ (209.70)</u>				<u>\$ (209.17)</u>
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	<u>1,743,128</u>				<u>1,743,128</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Year ended December 31, 2022				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 1,948,901	\$ —	\$ (1,774,270)	\$ (174,631)	\$ —
Total cost of sales	1,704,114	—	(1,686,340)	(17,774)	—
Total gross profit	244,787	—	(87,930)	(156,857)	—
Selling, general and administrative expenses	566,387	(1,447)	(424,985)	(139,955)	—
Depreciation and amortization	38,290		(11,220)	(27,070)	—
Impairment charges	211,873		(211,873)		—
Loss from operations	(571,763)	1,447	560,148	10,168	—
Gain on debt extinguishment	(164,684)	—	—	164,684	—
Interest expense	40,693		(26,831)	(13,862)	—
Interest income	(19,363)		15,934	3,429	—
Other loss (income), net	43,181		—	(43,181)	—
Interest income				91,671	91,671
Total interest expense				9,508	9,508
Net interest income				82,163	82,163
Realized (gain) on sale of finance receivables				(44,481)	(44,481)
Realized and unrealized losses, net of recoveries				54,761	54,761
Net interest income after gains, losses and recoveries				71,883	71,883
Total noninterest (loss) income				208,983	208,983
Total expenses				179,965	179,965
(Loss) income before provision (benefit) for income taxes	(471,590)	1,447	571,045	100,901	100,901
Provision (benefit) for income taxes	(19,680)				(19,680)
Net income from continuing operations					120,581
Net loss from discontinued operations					(571,045)
Total net loss	<u>\$ (451,910)</u>	<u>\$ 1,447</u>			<u>\$ (450,464)</u>
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					69.95
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(331.26)
Total net loss per share attributable to common stockholders, basic and diluted	<u>\$ (262.15)</u>				<u>\$ (261.31)</u>
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	<u>1,723,843</u>				<u>1,723,843</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

The impacts to our Consolidated Balance Sheets as of December 31, 2023 and 2022 were as follows (in thousands):

	As of December 31, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 135,585				\$ 135,585
Restricted cash	73,234				73,234
Accounts receivable, net of allowance	9,139		(4,413)	(4,726)	—
Finance receivables at fair value	12,501			(12,501)	—
Finance receivables held for sale, net	503,546				503,546
Inventory	163,250		(163,250)		—
Beneficial interests in securitizations	4,485			(4,485)	—
Prepaid expenses and other current assets	50,899		(8,818)	(42,081)	—
Total current assets	952,639	—	(176,481)	(63,793)	—
Finance receivables at fair value	336,169			12,501	348,670
Property and equipment, net	24,132		(19,150)		4,982
Intangible assets, net	131,892				131,892
Operating lease right-of-use assets	7,063				7,063
Interest Receivable				14,484	14,484
Other assets (including other assets of consolidated VIEs of \$1.8 million)	23,527		(906)	36,808	59,429
Assets from discontinued operations			196,537		196,537
Total assets	<u>\$ 1,475,422</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,475,422</u>
LIABILITIES AND STOCKHOLDERS' EQUITY					
Current Liabilities:					
Accounts payable	\$ 26,762	\$ (4,138)	\$ (6,439)	\$ (16,185)	\$ —
Accrued expenses	52,452		(27,133)	(25,319)	—
Vehicle floorplan	151,178		(151,178)		—
Warehouse credit facilities of consolidated VIEs	421,268		—		421,268
Current portion of long-term debt	172,410		—	(172,410)	—
Deferred revenue	14,025		(14,025)		—
Operating lease liabilities, current	8,737		(6,105)	(2,632)	—
Other current liabilities	9,974	(1,382)	(5,884)	(2,708)	—
Total current liabilities	856,806	(5,520)	(210,764)	(219,254)	—
Long-term debt, net of current portion	454,173		—	172,410	626,583
Operating lease liabilities, excluding current portion	25,183		(17,356)	2,632	10,459
Other long-term liabilities	17,109		—	44,212	61,321
Liabilities from discontinued operations			228,120		228,120
Total liabilities	<u>1,353,271</u>	<u>(5,520)</u>	<u>—</u>	<u>—</u>	<u>1,347,751</u>
Commitments and contingencies					
Stockholders' equity:					
Common stock, \$0.001 par value; 500,000,000 shares authorized as of December 31, 2023; 1,791,286 shares issued and outstanding as of December 31, 2023	2				2
Additional paid-in-capital	2,088,381				2,088,381
Accumulated deficit	(1,966,232)	5,520			(1,960,712)
Total stockholders' equity	122,151	5,520	—	—	127,671
Total liabilities and stockholders' equity	<u>\$ 1,475,422</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,475,422</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	As of December 31, 2022				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 398,915				\$ 398,915
Restricted cash	73,095				73,095
Accounts receivable, net of allowance	13,967		(13,046)	(921)	0
Finance receivables at fair value	12,939			(12,939)	—
Finance receivables held for sale, net	321,626				321,626

Inventory	320,648		(320,648)		—
Beneficial interests in securitizations	20,592				20,592
Prepaid expenses and other current assets	58,327		(28,552)	(29,775)	0
Total current assets	1,220,109	—	(362,246)	(43,635)	814,228
Finance receivables at fair value	140,235			12,939	153,174
Property and equipment, net	50,201		(45,735)		4,466
Intangible assets, net	158,910				158,910
Operating lease right-of-use assets	23,568		(21,015)		2,553
Interest receivable				7,242	7,242
Other assets	26,004		(3,246)	23,454	46,212
Assets from discontinued operations			432,242		432,242
Total assets	\$ 1,619,027	\$ —	\$ —	\$ —	\$ 1,619,027
LIABILITIES AND STOCKHOLDERS' EQUITY					
Current Liabilities:					
Accounts payable	\$ 34,702	\$ (3,310)	\$ (14,523)	\$ (16,869)	\$ 0
Accrued expenses	76,795		(47,062)	(29,733)	(0)
Vehicle floorplan	276,988		(276,988)		
Warehouse credit facilities of consolidated VIEs	229,518				229,518
Current portion of long-term debt	47,239			(47,239)	—
Deferred revenue	10,655		(10,655)		—
Operating lease liabilities, current	9,730		(7,352)	(2,378)	(0)
Other current liabilities	17,693	(1,283)	(9,966)	(6,444)	0
Total current liabilities	703,320	(4,592)	(366,547)	(102,663)	229,518
Long-term debt, net of current portion	402,154			47,239	449,393
Operating lease liabilities, excluding current portion	20,129		(17,276)	2,378	5,231
Other long-term liabilities	18,183			53,046	71,229
Liabilities from discontinued operations			383,823		383,823
Total liabilities	1,143,786	(4,592)	—	—	1,139,194
Commitments and contingencies					
Stockholders' equity:					
Common stock, \$0.001 par value; 500,000,000 shares authorized as of December 31, 2023 and 2022; 1,791,286 and 1,727,525 shares issued and outstanding as of December 31, 2023 and 2022, respectively					
	2				2
Additional paid-in-capital	2,075,931				2,075,931
Accumulated deficit	(1,600,692)	4,592			(1,596,100)
Total stockholders' equity	475,241	4,592	—	—	479,833
Total liabilities and stockholders' equity	\$ 1,619,027	\$ —	\$ —	\$ —	\$ 1,619,027

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

There is no impact to our Consolidated Statements of Changes in Stockholders' Equity for the three and six months ended June 30, 2023 and years ended December 31, 2023 and 2022 other than the impact to accumulated deficit as a result of the changes in net loss as presented above and as a result of impacts for periods prior to 2023 to opening accumulated deficit as of December 31, 2022.

There is no impact to net cash used in (provided by) operating activities; investing activities or financing activities in our Consolidated Statements of Cash Flows.

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Summary of
Significant
Accounting Policies
(Policies)

Accounting Policies
[Abstract]
Reverse Stock Split

6 Months Ended

Jun. 30, 2024

Reverse Stock Split

On February 13, 2024, the Company effected a 1-for-80 reverse stock split of the Company's common stock. All shares of the Company's common stock, stock-based instruments and per-share data included in these condensed consolidated financial statements have been retroactively adjusted as though the stock split has been effected prior to all periods presented.

Basis of Presentation

Basis of Presentation

The condensed consolidated financial statements of the Company have been prepared in accordance with U.S. generally accepted accounting principles ("U.S. GAAP") and applicable rules and regulations of the U.S. Securities and Exchange Commission ("SEC") regarding interim financial reporting. The condensed consolidated balance sheet as of December 31, 2023, included herein, was derived from the audited consolidated financial statements as of that date. Certain information and note disclosures normally included in the financial statements prepared in accordance with U.S. GAAP have been condensed or omitted pursuant to such rules and regulations. Therefore, these condensed consolidated financial statements should be read in conjunction with the audited consolidated financial statements and notes included in the Annual Report on Form 10-K for the year ended December 31, 2023.

The unaudited condensed consolidated financial statements have been prepared on the same basis as the audited consolidated financial statements, and in management's opinion, include all adjustments, which consist of only normal recurring adjustments necessary for the fair statement of the Company's condensed consolidated balance sheet as of June 30, 2024 and its results of operations for the three and six months ended June 30, 2024 and 2023. The results for the three and six months ended June 30, 2024 are not necessarily indicative of the results expected for the current fiscal year or any other future periods. Certain prior year amounts have been reclassified to conform to the current year presentation related to discontinued operations and new financial statement presentation as a result of the Ecommerce Wind-Down and the reverse stock split.

Principles of
Consolidation

Principles of Consolidation

The accompanying condensed consolidated financial statements include the accounts of the Company and its wholly owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation.

Use of Estimates

Use of Estimates

The preparation of condensed consolidated financial statements in accordance with U.S. GAAP requires management to make estimates, assumptions and judgments that affect the reported amounts of assets, liabilities, revenue, expenses and related disclosures. On an ongoing basis, the Company evaluates its estimates, including, among others, those related to finance receivables, income taxes, stock-based compensation, contingencies, warranties and GAP (as defined below) income-related reserves, fair value measurements and useful lives of property and equipment and intangible assets. The Company bases its estimates on historical experience, market conditions, and on various other assumptions that are believed to be reasonable. Actual results may differ from these estimates.

Comprehensive Loss

Comprehensive Loss

The Company did not have any other comprehensive income or loss for the three and six months ended June 30, 2024 and 2023. Accordingly, net loss and comprehensive loss are the same for the periods presented.

Restricted Cash

Restricted Cash

Restricted cash primarily includes UACC restricted cash. UACC collects and services finance receivables under the securitization transactions and warehouse credit facilities. These collections are restricted for use until properly remitted each month under the terms of the servicing agreement. UACC also maintains a reserve account for each securitization and warehouse credit facility to provide additional collateral for the borrowings. Refer to Note 9 — Warehouse Credit Facilities of Consolidated VIEs and Note 10 — Long Term Debt for further detail.

Finance Receivables

Finance Receivables

Finance receivables consist of retail installment sale contracts purchased or acquired by UACC from its existing network of third-party dealership customers at a discount as well as retail installment sale contracts UACC offered to Vroom's customers through its ecommerce platform prior to the Ecommerce Wind-Down.

The Company's finance receivables are generally secured by the vehicles being financed.

Finance receivables over 90 days delinquent are considered nonaccrual finance receivables. Interest income is subsequently recognized only to the extent cash payments are received until the consumer is able to make periodic interest and principal payments in accordance with the finance receivable terms.

Finance Receivables
Held for Sale, Net

Finance Receivables Held for Sale, Net

Finance receivables that the Company intends to sell and not hold to maturity are classified as held for sale. The Company intends to sell finance receivables through securitization transactions. Finance receivables classified as held for sale are recorded at the lower of cost or fair value. Deferred acquisition costs and any discounts are deferred until the finance receivables are sold and are then recognized as part of the total gain or loss on sale. Refer to Note 3 - Revenue Recognition.

The Company records a valuation allowance to report finance receivables at the lower of cost or fair value. To determine the valuation allowance, finance receivables are evaluated collectively as they represent a large group of smaller-balance homogeneous loans. To the extent that actual experience differs from estimates, significant adjustments to the Company's valuation allowance may be needed. Fair value adjustments are recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. Principal balances and corresponding deferred acquisition costs and discounts of finance receivables are charged-off when the Company is unable to sell the finance receivable and the related vehicle has been repossessed and liquidated or the receivable has otherwise been deemed uncollectible. As of June 30, 2024 and December 31, 2023, the valuation allowance for finance receivables classified as held for sale was \$28.9 million and \$33.8 million, respectively. Refer to Note 14 - Financial Instruments and Fair Value Measurements.

Finance Receivables at
Fair Value

Finance Receivables at Fair Value

Finance receivables for which the fair value option was elected under ASC 825 are classified as finance receivables at fair value. Finance receivables at fair value include both finance receivables held for sale at fair value as well as finance receivables held for investment at fair value. Finance receivables held for sale at fair value represent finance receivables that the Company intends to sell but elected the fair value option. The aggregate principal balance and the fair value of the finance receivables held for sale at fair value was \$237.7 million and \$212.4 million, respectively and the aggregate principal balance and the fair value of the finance receivables held for investment at fair value was \$297.5 million and \$254.5 million, respectively as of June 30, 2024. The Company did not have any finance receivables held for sale at fair value as of December 31, 2023.

The Company reassesses the estimate for fair value at each reporting period with any changes reflected as a fair value adjustment and recorded in "Realized and unrealized losses, net of recoveries" in the consolidated statements of operations. For all finance receivables at fair value, the Company recognizes the fees it charges to dealers upon acquisition as other income at the time of issuance of the finance receivable and recognizes the acquisition costs to underwrite the finance receivables as an expense in the period incurred. For finance receivables held for sale at fair value, any discounts are deferred until the finance receivables are sold. For finance receivables held for investment at fair value, any discounts are amortized over the contractual life of the underlying finance receivables.

Refer to Note 14 - Financial Instruments and Fair Value Measurements.

Consolidated CFEs

Consolidated CFEs

The 2022-2, 2023-1, and 2024-1 securitization transaction VIEs are consolidated collateralized financing entities (CFEs). Refer to Note 4 - Variable Interest Entities and Securitizations. During the three and six months ended June 30, 2024 and 2023, the Company recognized the following revenue and expenses associated with these CFEs in the condensed consolidated statements of operations:

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Interest income	\$ 33,965	\$ 29,870	\$ 52,082	\$ 50,498
Interest expense	\$ (8,042)	\$ (6,033)	\$ (12,948)	\$ (10,430)
Realized and unrealized losses, net of recoveries	\$ (10,455)	\$ (16,507)	\$ (26,205)	\$ (25,182)
Noninterest loss, net	\$ (2,838)	\$ (404)	\$ (2,564)	\$ (3,782)

The assets and liabilities of the CFEs are presented as part of "Restricted cash", "Finance receivables at fair value", "Interest receivable", "Other Assets", "Long term debt", and "Other liabilities", respectively, on the consolidated balance sheets. Refer to Note 4 - Variable Interest Entities and Securitizations and Note 14 - Financial Instruments and Fair Value Measurements for further details.

Concentration of Credit Risk and Significant Customers

The Company's principal financial instruments subject to potential concentration of credit risk are cash and cash equivalents and finance receivables. The Company's cash balances are maintained at various large, reputable financial institutions. Deposits held with financial institutions may at times exceed the amount of insurance provided on such deposits. Generally, these deposits may be redeemed upon demand and, therefore, management believes they bear minimal risk. The Company's cash equivalents primarily consist of money market funds that hold investments in highly liquid U.S. government securities. Concentration of credit risk with respect to finance receivables is generally mitigated by a large consumer base.

UACC's customers, in this instance, are the third-party automotive dealers through which it purchases or acquires retail installment sale contracts for consumers. CarStory's customers are dealers, automotive financial services companies and others in the automotive industry who purchase CarStory's digital retailing services. For the three and six months ended June 30, 2024 and 2023, no customer represented 10% or more of the Company's income and no customer represented more than 10% of the Company's finance receivables as of June 30, 2024 and 2023.

Liquidity

As of June 30, 2024, the Company had cash and cash equivalents of \$63.4 million and restricted cash of \$48.2 million. Restricted cash primarily includes restricted cash required under UACC's securitization transactions and Warehouse Credit Facilities of \$47.3 million. The Company has historically had negative cash flows and generated losses from operations and the Company's primary source of liquidity has been cash generated through financing activities.

In January 2024, the Company announced its Value Maximization Plan pursuant to which it discontinued its ecommerce operations and wound-down its used vehicle dealership business. Refer to Note 1 - Description of Business and Basis of Presentation - Value Maximization Plan. As a result of the liquidation of the Company's vehicle inventory as part of the Ecommerce Wind-Down, the Company repaid all amounts outstanding under the 2022 Vehicle Floorplan Facility in the first quarter of 2024 and the agreement was terminated.

As of June 30, 2024, UACC has four warehouse credit facilities with an aggregate borrowing limit of \$825.0 million and outstanding borrowings of \$270.8 million with excess borrowing capacity of \$34.4 million. The terms of the facilities generally mature within two years and the Company typically renews the facilities in the ordinary course. Currently, all four Warehouse Credit Facilities expire in 2025. Refer to Note 9 - Warehouse Credit Facilities and Consolidated VIEs. The Company has commenced discussions with its lenders to extend the terms beyond the current expiration dates and, consistent with prior periods, expects those facilities to be amended and renewed. As of June 30, 2024, the Company was in compliance with all covenants related to the Warehouse Credit Facilities.

Failure to secure warehouse borrowing capacity beyond the expiration of the current facilities in 2025 or failure to satisfy the covenants therein and or any other requirements contained within the agreements would restrict access to the Warehouse Credit Facilities and would have a material adverse effect on the financial condition, results of operations and liquidity of the Company. Certain breaches of covenants may also result in acceleration of the repayment of borrowings prior to the scheduled maturity. Refer to Note 9 - Warehouse Credit Facilities of Consolidated VIEs for further discussion.

The Company expects to use cash and cash equivalents to finance future capital requirements and UACC's Warehouse Credit Facilities to fund finance receivables. Certain advance rates available to UACC on borrowings from the Warehouse Credit Facilities have decreased as a result of the increasing credit losses in UACC's portfolio and overall rising interest rates. Any future decreases on available advance rates may have an adverse impact on our liquidity.

The Company's future capital requirements will depend on many factors, including the ability to realize the benefits of the Value Maximization Plan, available advance rates on and the amendment and renewal of the Warehouse Credit Facilities, the ability continue to meet the requirements of Nasdaq for continued listing on the Nasdaq Global Select Market, the ability to complete additional securitization transactions on terms favorable to the Company, and future credit losses.

The Company anticipates that existing cash and cash equivalents and UACC's Warehouse Credit Facilities will be sufficient to support the Company's ongoing operations and obligations, inclusive of the Ecommerce Wind-Down, for at least the next twelve months from the date of issuance of the condensed consolidated financial statements.

While the Company has no significant debt maturities due until July 2026, if the Company undergoes a fundamental change (as defined in the indenture between the Company and U.S. Bank National Association, as trustee, with respect to the Company's Convertible Senior Notes due 2026 (the "Notes")), subject to certain conditions, holders of the Notes may require the Company to immediately repurchase for cash all or any portion of their Notes at a repurchase price equal to 100% of the principal amount of the Notes plus any accrued and unpaid interest. The delisting of the Company's common stock from the Nasdaq Global Select Market would constitute a fundamental change under the terms of the Indenture.

Nasdaq maintains several standards for continued listing of the Company's common stock on the Nasdaq Global Select Market. For example, under the "equity standard", the Company is required to have stockholders' equity of at least \$10 million. Under the "total asset standard", the Company's market value of its publicly held shares must be at least \$15 million. Only one standard has to be met to comply with Nasdaq requirements. The Company currently meets the "equity standard". If the Company is not able to satisfy a continued listing requirement from Nasdaq, it will be required to repurchase the Notes prior to its maturity, as discussed above.

As of June 30, 2024, and as of the date of issuance of the condensed consolidated financial statements, the Company does not have sufficient liquidity to repurchase the Notes in the event of a fundamental change and would be required to seek financing. Such financing may not be available to the Company on favorable terms, or at all.

Accounting Standards Adopted

In October 2021, the FASB issued ASU 2021-08, *Business Combinations (Topic 805): Accounting for Contract Assets and Contract Liabilities from Contracts with Customers*, which requires contract assets and contract liabilities acquired in a business combination to be recognized in accordance with Topic 606 as if the acquirer had originated the contracts. The Company adopted the guidance on January 1, 2023, which did not have a material impact on the Company's condensed consolidated financial statements and related disclosures.

Accounting Standards Issued But Not Yet Adopted

In November 2023, the FASB issued ASU 2023-07, *Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures*, which requires disclosure of incremental segment information on an annual and interim basis, primarily through enhanced disclosures of significant segment expenses. The guidance will be effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024 and requires retrospective application to all periods presented upon adoption, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures.

In December 2023, the FASB issued ASU 2023-09, *Income Taxes (Topic 740): Improvements to Income Tax Disclosures*, which requires disclosure of incremental income tax information within the rate reconciliation and expanded disclosures of income taxes paid, among other disclosure requirements. The guidance will be effective for fiscal years beginning after December 15, 2024, with early adoption permitted. The Company is currently evaluating the impact that the adoption of this guidance will have on its condensed consolidated financial statements and related disclosures.

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Summary of Significant Accounting Policies (Tables)

Accounting Policies [Abstract]

Schedule of Company Recognized Revenue and Expense Associated with CFEs in Condensed Consolidated Statements of Operations

During the three and six months ended June 30, 2024 and 2023, the Company recognized the following revenue and expenses associated with these CFEs in the condensed consolidated statements of operations:

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Interest income	\$ 33,965	\$ 29,870	\$ 52,082	\$ 50,498
Interest expense	\$ (8,042)	\$ (6,033)	\$ (12,948)	\$ (10,430)
Realized and unrealized losses, net of recoveries	\$ (10,455)	\$ (16,507)	\$ (26,205)	\$ (25,182)
Noninterest loss, net	\$ (2,838)	\$ (404)	\$ (2,564)	\$ (3,782)

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Variable Interest Entities and Securitizations (Tables)

Variable Interest Entity, Measure of Activity [Abstract]

Summary of Total Assets and Total Liabilities Associated With Variable Interests in Consolidated VIEs

The following table presents the total assets and total liabilities associated with the Company's variable interests in consolidated VIEs, as classified in the condensed consolidated balance sheets (in thousands):

	As of June 30, 2024		
	Securitization Vehicles	Warehouse Facilities ¹	Total
Assets:			
Restricted cash	\$ 34,379	\$ 12,909	\$ 47,288
Finance receivables at fair value	292,533	136,718	429,251
Finance receivables held for sale	230,284	169,003	399,287
Interest receivable	8,885	4,973	13,858
Other assets	6,054	3,548	9,602
Total Assets	\$ 572,135	\$ 327,151	\$ 899,286
Liabilities:			
Securitization debt	\$ 472,116	\$ —	\$ 472,116
Warehouse credit facilities	—	270,784	270,784
Other liabilities	8,931	7,031	15,962
Total Liabilities	\$ 481,047	\$ 277,815	\$ 758,862

As of December 31, 2023
Warehouse

	Securitization Vehicles	Facilities ¹	Total
Assets:			
Restricted cash	\$ 28,458	\$ 20,688	\$ 49,146
Finance receivables at fair value	316,998	24,446	341,444
Finance receivables held for sale	—	457,185	457,185
Interest receivable	6,107	7,586	13,693
Other assets	6,283	6,987	13,270
Total Assets	\$ 357,846	\$ 516,892	\$ 874,738
Liabilities:			
Securitization debt	\$ 314,095	\$ —	\$ 314,095
Warehouse credit facilities	—	421,268	421,268
Other liabilities	4,534	9,801	14,335
Total Liabilities	\$ 318,629	\$ 431,069	\$ 749,698

¹ Refer to Note 9 - Warehouse Credit Facilities of Consolidated VIEs for further details of the warehouse facilities.

The following table summarizes the amortized cost, the carrying amount, which is the fair value, and the maximum exposure to losses of UACC's assets related to the unconsolidated VIE (in thousands):

	As of June 30, 2024			As of December 31, 2023		
	Aggregate Principal Balance	Carrying Value	Total Exposure	Aggregate Principal Balance	Carrying Value	Total Exposure
Rated notes	\$ 3,117	\$ 2,917	\$ 2,917	\$ 4,538	\$ 4,345	\$ 4,345
Certificates	—	192	192	—	140	140
Other assets	310	310	310	310	310	310
Total unconsolidated VIEs	\$ 3,427	\$ 3,419	\$ 3,419	\$ 4,848	\$ 4,795	\$ 4,795

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Discontinued Operations (Tables)

[Discontinued Operations and Disposal Groups \[Abstract\]](#)

[Schedule of Condensed Consolidated Operations and Balance Sheets from Discontinued Operations](#)

6 Months Ended Jun. 30, 2024

The following table summarizes the major income and expense line items from discontinued operations as reported in the condensed consolidated statements of operations (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Revenue:				
Retail vehicle, net	\$ —	\$ 136,693	\$ 47,320	\$ 272,080
Wholesale vehicle	587	30,800	140,714	44,695
Product, net	—	3,816	1,635	7,974
Total revenue	587	171,309	189,669	324,749
Cost of sales:				
Retail vehicle	—	134,538	43,673	270,262
Wholesale vehicle	543	34,793	142,343	48,626
Total cost of sales	543	169,331	186,016	318,888
Total gross profit	44	1,978	3,653	5,861
Selling, general and administrative expenses	3,716	54,560	38,603	112,228
Gain on disposal of long lived assets	(1,738)	—	(11,279)	—
Depreciation and amortization	—	3,114	383	6,413
Impairment charges	—	1,353	—	1,353
Loss from operations	(1,934)	(57,049)	(24,053)	(114,133)
Interest expense	29	3,752	1,607	9,234
Interest income	—	(2,328)	(856)	(5,845)
Loss before provision for income taxes	(1,963)	(58,473)	(24,804)	(117,522)
Provision for income taxes	121	100	221	322
Net loss from discontinued operations	\$ (2,084)	\$ (58,573)	\$ (25,025)	\$ (117,844)

The following table summarizes the major classes of assets and liabilities from discontinued operations as reported in the condensed consolidated balance sheets:

	As of June 30, 2024	As of December 31, 2023
ASSETS		
Inventory	\$ —	\$ 163,250
Property and equipment, net	8,728	19,150
Other assets	1,409	14,137
Assets from discontinued operations	\$ 10,137	\$ 196,537
LIABILITIES		
Accounts payable	\$ 122	\$ 6,440
Accrued expenses	7,682	27,133
Vehicle floorplan	—	151,178
Deferred revenue	—	14,025
Operating lease liabilities	1,077	23,461
Other liabilities	—	5,883
Liabilities from discontinued operations	\$ 8,881	\$ 228,120

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Property and Equipment, Net (Tables)

[Property, Plant and Equipment \[Abstract\]](#)

[Schedule of Property and Equipment, Net](#)

6 Months Ended Jun. 30, 2024

Property and equipment, net consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Equipment	\$ 2,871	\$ 2,653
Furniture and fixtures	326	503
Leasehold improvements	596	434
Internal-use software	2,881	4,807
Other	795	1,370
	7,469	9,767
Accumulated depreciation and amortization	(5,250)	(4,785)
Property and equipment, net	\$ 2,219	\$ 4,982

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Intangible Assets (Tables)

[Goodwill and Intangible Assets Disclosure \[Abstract\]](#)

[Schedule of Intangible Assets, Net](#)

6 Months Ended Jun. 30, 2024

Intangible assets, net consisted of the following (in thousands):

	June 30, 2024			December 31, 2023		
	Gross Carrying Value	Accumulated Amortization	Carrying Value	Gross Carrying Value	Accumulated Amortization	Carrying Value
Developed and purchased technology	\$ 108,700	\$ (46,548)	\$ 62,152	\$ 108,700	\$ (38,050)	\$ 70,650
Customer relationships	69,400	(21,674)	47,726	69,400	(17,336)	52,064
Trademarks and trade names	12,200	(3,697)	8,503	12,200	(3,022)	9,178
Total intangible assets	\$ 190,300	\$ (71,919)	\$ 118,381	\$ 190,300	\$ (58,408)	\$ 131,892

The estimated amortization expense for intangible assets subsequent to June 30, 2024, consists of the following (in thousands):

Year Ending December 31:	
For remainder of 2024	\$ 13,512
2025	27,022
2026	21,979
2027	21,882
2028	21,882

[Schedule of Estimated Amortization Expense for Intangible Assets](#)

Thereafter	12,104
	<u>\$ 118,381</u>

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Other Liabilities
(Tables)

6 Months Ended
Jun. 30, 2024

[Other Liabilities Disclosure \[Abstract\]](#)
[Schedule of Other Liabilities](#)

The Company's other liabilities consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Warranty and GAP liabilities	\$ 20,133	\$ 21,279
Dealer related liabilities	5,149	6,934
Accrued compensation and benefits	8,785	8,923
Accrued professional services	561	2,542
Accrued software and IT costs	388	1,011
Interest payable	4,120	4,183
Insurance payable	388	2,142
Other	12,057	14,307
Total other liabilities	<u>\$ 51,581</u>	<u>\$ 61,321</u>

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Warehouse Credit
Facilities of
Consolidated VIEs
(Tables)

6 Months Ended
Jun. 30, 2024

[Line of Credit Facility \[Abstract\]](#)
[Schedule of Terms of the Warehouse Credit Facilities](#)

UACC has four senior secured warehouse facility agreements, through consolidated VIEs, (the "Warehouse Credit Facilities") with banking institutions as of June 30, 2024. The Warehouse Credit Facilities are collateralized by eligible finance receivables and available borrowings are computed based on a percentage of eligible finance receivables. As of June 30, 2024 and December 31, 2023, the Company had excess borrowing capacity of \$34.4 million and \$56.9 million on UACC's Warehouse Credit Facilities, respectively. The terms of the Warehouse Credit Facilities include the following (in thousands):

	Facility One	Facility Two	Facility Three	Facility Four
Execution date	May 30, 2012	November 19, 2013	July 11, 2019	November 18, 2022
Commitment termination date	July 21, 2025	June 2, 2025	August 29, 2025	September 12, 2025
Aggregate borrowings limit	\$ 200,000	\$ 200,000	\$ 200,000	\$ 225,000
As of June 30, 2024				
Aggregate principal balance of finance receivables pledged as collateral	\$ —	\$ 97,141	\$ 152,259	\$ 99,745
Outstanding balance	\$ —	\$ 74,968	\$ 112,300	\$ 83,516
Restricted cash	\$ —	\$ 3,666	\$ 5,973	\$ 3,270
As of December 31, 2023				
Aggregate principal balance of finance receivables pledged as collateral	\$ 223,207	\$ 64,970	\$ 165,927	\$ 92,978
Outstanding balance	\$ 177,375	\$ 51,012	\$ 117,264	\$ 75,617
Restricted cash	\$ 8,961	\$ 2,550	\$ 6,485	\$ 2,692

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Long Term Debt
(Tables)

6 Months Ended
Jun. 30, 2024

[Debt Disclosure \[Abstract\]](#)
[Schedule of Debt Instruments](#)

Debt instruments, excluding warehouse credit facilities of consolidated VIEs, which are discussed in Note 9 — Warehouse Credit Facilities of Consolidated VIEs, consisted of the following (in thousands):

	June 30, 2024	December 31, 2023
Convertible senior notes	\$ 287,550	\$ 286,800
Securitization debt of consolidated VIEs at fair value	199,754	314,095
Securitization debt of consolidated VIEs at amortized cost	272,362	—
Financing of beneficial interest in securitizations	24,758	15,378
Junior subordinated debentures	10,310	10,310
Total debt	<u>\$ 794,734</u>	<u>\$ 626,583</u>

The securitization debt issued is included in "Long-term debt" on the condensed consolidated balance sheet. The securitization debt of consolidated VIEs consisted of the following (in thousands):

As of June 30, 2024						
Series	Final Scheduled Date	Payment	Initial Principal	Contractual Interest Rate	Outstanding Principal	Fair Value
United Auto Credit 2022-2-B	December 10, 2025	\$	30,324	5.41 %	\$ 1,617	\$ 1,616
United Auto Credit 2022-2-C	May 10, 2027		26,533	5.81 %	26,533	26,499
United Auto Credit 2022-2-D	January 10, 2028		32,889	6.84 %	32,889	32,106
United Auto Credit 2022-2-E	April 10, 2029		33,440	10.00 %	28,440	20,864
United Auto Credit 2023-1-B	July 10, 2028		51,157	5.91 %	25,699	25,679
United Auto Credit 2023-1-C	July 10, 2028		33,326	6.28 %	33,326	33,253
United Auto Credit 2023-1-D	July 10, 2028		35,653	8.00 %	35,653	36,124
United Auto Credit 2023-1-E	September 10, 2029		23,256	10.98 %	23,256	23,613
Total rated notes at fair value		\$	266,578		\$ 207,413	\$ 199,754
United Auto Credit 2024-1-A	August 10, 2026	\$	132,340	6.17 %	\$ 107,745	
United Auto Credit 2024-1-B	June 10, 2027		42,770	6.57 %	42,770	
United Auto Credit 2024-1-C	October 10, 2029		35,190	7.06 %	35,190	
United Auto Credit 2024-1-D	November 12, 2029		52,160	8.30 %	52,160	
United Auto Credit 2024-1-E	November 12, 2030		37,540	10.45 %	37,540	
Total rated notes at amortized cost		\$	300,000		\$ 275,405	
Unamortized debt issuance costs					\$ 3,043	
Net carrying value					\$ 272,362	

As of December 31, 2023						
Series	Final Scheduled Date	Payment	Initial Principal	Contractual Interest Rate	Outstanding Principal	Net Carrying Value
United Auto Credit 2021-1-D	June 10, 2026	\$	29,380	1.14 %	\$ 3,246	\$ 3,235
United Auto Credit 2021-1-E	June 10, 2026		20,800	2.58 %	20,800	20,540
United Auto Credit 2021-1-F	September 10, 2027		13,910	4.30 %	13,910	13,644
United Auto Credit 2022-2-B	December 10, 2025		30,324	5.41 %	28,786	28,745
United Auto Credit 2022-2-C	May 10, 2027		26,533	5.81 %	26,533	26,331
United Auto Credit 2022-2-D	January 10, 2028		32,889	6.84 %	32,889	32,642
United Auto Credit 2022-2-E	April 10, 2029		33,440	10.00 %	33,440	29,691
United Auto Credit 2023-1-A	July 10, 2025		118,598	5.57 %	15,089	15,083
United Auto Credit 2023-1-B	July 10, 2028		51,157	5.91 %	51,157	51,019
United Auto Credit 2023-1-C	July 10, 2028		33,326	6.28 %	33,326	33,199
United Auto Credit 2023-1-D	July 10, 2028		35,653	8.00 %	35,653	36,152
United Auto Credit 2023-1-E	September 10, 2029		23,256	10.98 %	23,256	23,814
Total rated notes		\$	449,266		\$ 318,085	\$ 314,095

[Schedule of Aggregate Principal Balance and Fair Value of Finance Receivables Pledged to Securitization Debt](#)

The aggregate principal balance and the fair value of finance receivables pledged to the securitization debt consists of the following (in thousands):

	As of June 30, 2024		As of December 31, 2023	
	Aggregate Principal Balance	Net Carrying Value	Aggregate Principal Balance	Net Carrying Value
United Auto Credit 2021-1	\$ —	\$ —	\$ 38,951	\$ 35,790
United Auto Credit 2022-2	93,209	80,388	125,072	111,379
United Auto Credit 2023-1	149,351	126,308	197,586	169,829
United Auto Credit 2024-1	351,133	316,121	—	—
Total finance receivables of CFEs	<u>\$ 593,693</u>	<u>\$ 522,817</u>	<u>\$ 361,609</u>	<u>\$ 316,998</u>

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Financial Instruments

6 Months Ended

The following tables present the Company’s financial assets and liabilities measured at fair value on a recurring basis (in thousands):

	As of June 30, 2024			
	Level 1	Level 2	Level 3	Total
Financial Assets				
Cash and cash equivalents:				
Money market funds	\$ 42,949	\$ —	\$ —	\$ 42,949
CFE assets:				
Finance receivables	—	—	292,533	292,533
Finance receivables at fair value	—	—	174,372	174,372
Other assets (beneficial interests in securitizations)	—	3,109	—	3,109
Total financial assets	<u>\$ 42,949</u>	<u>\$ 3,109</u>	<u>\$ 466,905</u>	<u>\$ 512,963</u>
Financial Liabilities				
CFE liabilities:				
Securitization debt of consolidated VIEs	—	199,754	—	199,754
Total financial liabilities	<u>\$ —</u>	<u>\$ 199,754</u>	<u>\$ —</u>	<u>\$ 199,754</u>
	As of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Financial Assets				
Cash and cash equivalents:				
Money market funds	\$ 27,121	\$ —	\$ —	\$ 27,121
CFE assets:				
Finance receivables	—	—	316,998	316,998
Finance receivables at fair value	—	—	31,672	31,672
Other assets (beneficial interests in securitizations)	—	4,485	—	4,485
Total financial assets	<u>\$ 27,121</u>	<u>\$ 4,485</u>	<u>\$ 348,670</u>	<u>\$ 380,276</u>
Financial Liabilities				
CFE liabilities:				
Securitization debt of consolidated VIEs	—	314,095	—	314,095
Total financial liabilities	<u>\$ —</u>	<u>\$ 314,095</u>	<u>\$ —</u>	<u>\$ 314,095</u>

The following table presents a reconciliation of the financial assets, which were measured at fair value on a recurring basis using Level 3 inputs (in thousands):

	Finance Receivables of Consolidated CFEs	Finance Receivables at Fair Value
Fair value as of January 1, 2024	\$ 316,998	\$ 31,672
Transfer within Level 3 categories	55,320	(55,320)
Losses included in realized and unrealized losses	(29,498)	(9,846)
Issuances, net of discount	—	233,257
Paydowns	(58,089)	(26,462)
Other	7,802	1,071
Fair value as of June 30, 2024	<u>\$ 292,533</u>	<u>\$ 174,372</u>
	Finance Receivables of Consolidated CFEs	Finance Receivables at Fair Value
Fair value as of January 1, 2023	\$ 77,904	\$ 75,270
Reclassification of finance receivables held for sale to finance receivables at fair value, net	248,081	—
Transfer within Level 3 categories	25,718	(25,718)
Consolidation of VIEs	180,706	—
Losses included in realized and unrealized losses	(37,890)	(1,396)
Issuances, net of discount	—	3,392
Paydowns	(77,007)	(14,883)
Other	12,510	1,010
Fair value as of June 30, 2023	<u>\$ 430,022</u>	<u>\$ 37,675</u>

The following table presents the gains or losses recorded in "Realized and unrealized losses, net of recoveries" in the condensed consolidated statements of operations related to the eligible financial instruments for which the fair value option was elected (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Financial Assets				
Finance receivables of CFEs	\$ 10,660	\$ 21,988	\$ 26,544	\$ 31,885
Finance receivables at fair value	1,074	(10)	6,000	(1,422)
Beneficial interests in securitizations	(82)	261	(92)	922
Financial Liabilities				
Debt of securitized VIEs	(1,938)	(6,029)	(4,486)	(7,251)
Total net loss included in "Realized and unrealized losses, net of recoveries"	<u>\$ 9,714</u>	<u>\$ 16,210</u>	<u>\$ 27,966</u>	<u>\$ 24,134</u>

The following table presents other relevant data related to the finance receivables carried at fair value (in thousands):

	Finance Receivables of CFEs at Fair Value	Finance Receivables at Fair Value
As of June 30, 2024		
Aggregate unpaid principal balance included within finance receivables that are reported at fair value	\$ 337,501	\$ 197,695
Aggregate fair value of finance receivables that are reported at fair value	\$ 292,533	\$ 174,372
Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due)	\$ 5,799	\$ 1,260
Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due)	\$ 4,973	\$ 900
	Finance Receivables of CFEs at Fair Value	Finance Receivables at Fair Value
As of December 31, 2023		
Aggregate unpaid principal balance included within finance receivables that are reported at fair value	\$ 361,609	\$ 36,207
Aggregate fair value of finance receivables that are reported at fair value	\$ 316,998	\$ 31,672
Unpaid principal balance of receivables within finance receivables that are reported at fair value and are on nonaccrual status (90 days or more past due)	\$ 6,700	\$ 717
Aggregate fair value of receivables carried at fair value that are on nonaccrual status (90 days or more past due)	\$ 5,921	\$ 544

The following table presents other relevant data related to securitization debt of consolidated VIEs carried at fair value (in thousands):

	Securitization debt of consolidated VIEs at Fair Value
As of June 30, 2024	
Aggregate unpaid principal balance of rated notes of securitized VIEs	\$ 207,413
Aggregate fair value of rated notes of securitized VIEs	\$ 199,754
	Securitization debt of consolidated VIEs at Fair Value
As of December 31, 2023	
Aggregate unpaid principal balance of rated notes of securitized VIEs	\$ 318,085
Aggregate fair value of rated notes of securitized VIEs	\$ 314,095

The fair value of the Notes, which are not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing actual bids and offer prices of the Notes in markets that are not active and are classified within Level 2 of the fair value hierarchy.

	June 30, 2024	December 31, 2023
Carrying value	\$ 287,550	\$ 286,800
Fair value	\$ 145,244	\$ 152,506
The fair value of the 2024-1 securitization debt, which is not carried at fair value on the accompanying condensed consolidated balance sheets, was determined utilizing non-binding quoted prices provided by broker dealers, as discussed above, and classified as Level 2 of the fair value hierarchy.		
	June 30, 2024	
Carrying value	\$ 272,362	
Fair value	\$ 274,721	

Information about the Company’s reportable segments are as follows (in thousands):

	Three Months Ended June 30,				2023			
	2024				2023			
	UACC	CarStory	Corporate	Total	UACC	CarStory	Corporate	Total
Interest income	\$ 52,389	\$ —	\$ (527)	\$ 51,862	\$ 47,531	\$ —	\$ (536)	\$ 46,995
Interest expense:								
Warehouse credit facility	6,986	—	—	6,986	3,658	—	—	3,658
Securitization debt	7,995	—	—	7,995	5,981	—	—	5,981
Total interest expense	14,981	—	—	14,981	9,639	—	—	9,639
Net interest income	37,408	—	(527)	36,881	37,892	—	(536)	37,356
Realized and unrealized losses, net of recoveries	19,582	—	(853)	18,729	20,386	—	2,801	23,187
Net interest income after losses and recoveries	17,826	—	325	18,152	17,506	—	(3,337)	14,169
Noninterest income:								
Servicing income	1,587	—	—	1,587	2,551	—	—	2,551
Warranties and GAP income (loss), net	1,640	—	(262)	1,378	1,478	—	(727)	751
CarStory revenue	—	2,913	—	2,913	—	3,224	—	3,224
Gain on debt extinguishment	—	—	—	—	—	—	10,931	10,931
Other income	2,098	190	853	3,141	977	93	2,001	3,071
Total noninterest income	5,325	3,103	591	9,019	5,006	3,317	12,205	20,528
Expenses:								
Compensation and benefits	20,539	2,461	4,176	27,176	16,392	2,420	2,529	21,341
Professional fees	575	80	833	1,488	1,028	113	1,303	2,444
Software and IT costs	2,605	21	1,410	4,036	2,974	171	1,659	4,804
Depreciation and amortization	5,630	1,602	—	7,232	5,582	1,608	—	7,190
Interest expense on corporate debt	629	—	920	1,549	436	—	1,091	1,527
Other expenses	3,054	55	1,852	4,961	1,841	152	2,578	4,571
Total expenses	33,032	4,219	9,191	46,442	28,253	4,464	9,160	41,877
Adjusted EBITDA	\$ (2,824)	\$ 372	\$ (5,089)	\$ (7,541)	\$ 291	\$ 634	\$ (11,244)	\$ (10,319)

	Six Months Ended June 30,				2023			
	2024				2023			
	UACC	CarStory	Corporate	Total	UACC	CarStory	Corporate	Total
Interest income	\$ 103,930	\$ —	\$ (991)	\$ 102,939	\$ 82,830	\$ —	\$ (1,467)	\$ 81,363
Interest expense:								
Warehouse credit facility	16,457	—	—	16,457	6,757	—	—	6,757
Securitization debt	12,864	—	—	12,864	10,326	—	—	10,326
Total interest expense	29,321	—	—	29,321	17,083	—	—	17,083
Net interest income	74,609	—	(991)	73,618	65,747	—	(1,467)	64,280
Realized and unrealized losses, net of recoveries	47,343	—	2,205	49,548	32,658	—	6,257	38,915
Net interest income after losses and recoveries	27,266	—	(3,196)	24,070	33,089	—	(7,724)	25,365
Noninterest (loss) income:								
Servicing income	3,606	—	—	3,606	5,405	—	—	5,405
Warranties and GAP income (loss), net	3,250	—	(11,514)	(8,264)	3,681	—	(95)	3,586
CarStory revenue	—	5,892	—	5,892	—	6,394	—	6,394
Gain on debt extinguishment	—	—	—	—	—	—	19,640	19,640
Other income	4,568	363	994	5,925	2,031	141	3,931	6,103
Total noninterest (loss) income	11,424	6,255	(10,520)	7,159	11,117	6,535	23,476	41,128
Expenses:								
Compensation and benefits	39,327	4,675	7,284	51,286	34,928	4,821	4,813	44,562
Professional fees	1,451	202	3,178	4,831	3,569	290	3,559	7,417
Software and IT costs	5,702	188	2,768	8,658	5,679	345	4,025	10,050
Depreciation and amortization	11,651	3,207	—	14,858	11,209	3,213	—	14,422
Interest expense on corporate debt	1,100	—	1,840	2,940	633	—	2,234	2,867
Impairment charges	2,752	—	—	2,752	—	—	—	—
Other expenses	5,577	173	3,666	9,416	4,261	301	5,211	9,773
Total expenses	67,561	8,444	18,735	94,741	60,279	8,969	19,842	89,091
Adjusted EBITDA	\$ (12,970)	\$ 930	\$ (27,654)	\$ (39,694)	\$ (4,177)	\$ 1,201	\$ (23,644)	\$ (26,620)

The reconciliation between reportable segment Adjusted EBITDA to consolidated net loss from continuing operations is as follows (in thousands):

	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Adjusted EBITDA by Segment				
UACC	\$ (2,824)	\$ 291	\$ (12,970)	\$ (4,177)
CarStory	372	634	930	1,201
Corporate	(5,089)	(11,244)	(27,654)	(23,644)
Total	\$ (7,541)	\$ (10,319)	\$ (39,694)	\$ (26,620)
Interest expense on corporate debt	(1,549)	(1,527)	(2,940)	(2,867)
Interest income on cash and cash equivalents	1,182	2,594	2,187	5,019
Provision for income taxes	167	(286)	(269)	(337)
Depreciation and amortization	(7,232)	(7,190)	(14,858)	(14,422)
Stock compensation expense	(2,446)	(1,669)	(3,770)	(3,348)
Gain on debt extinguishment	—	10,931	—	19,640
Severance	(1,685)	—	(1,685)	—
Impairment charges	—	—	(2,752)	—
Net loss from continuing operations	\$ (19,104)	\$ (7,466)	\$ (63,781)	\$ (22,935)

Net Loss Per Share (Tables)

Earnings Per Share [Abstract]

The following table sets forth the computation of basic and diluted net loss per share attributable to common stockholders:

(in thousands, except share and per share amounts)	Three Months Ended June 30,		Six Months Ended June 30,	
	2024	2023	2024	2023
Net loss from continuing operations	\$ (19,104)	\$ (7,466)	\$ (63,781)	\$ (22,935)
Net loss from discontinued operations	\$ (2,084)	\$ (58,573)	\$ (25,025)	\$ (117,844)
Net loss	\$ (21,188)	\$ (66,039)	\$ (88,806)	\$ (140,779)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,800,486	1,739,336	1,797,394	1,735,486
Net loss per share attributable to common stockholders, continuing operations, basic and diluted	\$ (10.61)	\$ (4.29)	\$ (35.49)	\$ (13.22)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted	\$ (1.16)	\$ (33.68)	\$ (13.92)	\$ (67.90)
Total net loss per share attributable to common stockholders, basic and diluted	\$ (11.77)	\$ (37.97)	\$ (49.41)	\$ (81.12)

The following potentially dilutive shares were not included in the calculation of diluted shares outstanding for the periods presented as the effect would have been anti-dilutive:

	As of June 30,	
	2024	2023
Convertible senior notes	64,830	74,203

Stock options	25,911	32,040
Restricted stock units	134,738	178,145
Total	225,479	284,388

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**Revised Consolidated
Financial Statements
Information (Tables)**

**Accounting Changes
and Error Corrections
[Abstract]**

**Summary of Revised
Consolidated Financial
Statements Information**

**6 Months Ended
Jun. 30, 2024**

The following table (in thousands) sets forth the Company's consolidated results of operations for the three and six months ended June 30, 2023 and the years ended December 31, 2023 and 2022, which have been retrospectively adjusted for the impact of the immaterial errors identified as well as new financial statement presentation and discontinued operations presentation related to the Ecommerce Wind-Down.

	Three Months Ended June 30, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 225,178	\$ —	\$ (171,308)	\$ (53,869)	\$ —
Total cost of sales	179,177	—	(169,332)	(9,845)	—
Total gross profit	46,001	—	(1,976)	(44,024)	—
Selling, general and administrative expenses	86,955	(280)	(54,558)	(32,117)	—
Depreciation and amortization	10,304	—	(3,114)	(7,190)	—
Impairment charges	1,353	—	(1,353)	—	—
Loss from operations	(52,611)	280	57,049	(4,717)	—
Gain on debt extinguishment	(10,931)	—	—	10,931	—
Interest expense	8,938	—	(3,752)	(5,186)	—
Interest income	(4,921)	—	2,328	2,593	—
Other loss, net	20,236	—	—	(20,236)	—
Interest income				46,995	46,995
Total interest expense				9,639	9,639
Net interest income				37,356	37,356
Realized and unrealized losses, net of recoveries				23,187	23,187
Net interest income after losses and recoveries				14,169	14,169
Total noninterest (loss) income				20,528	20,528
Total expenses				41,877	41,877
Loss before provision (benefit) for income taxes	(65,933)	280	58,473	(7,180)	(7,180)
Provision (benefit) for income taxes	385	—	(99)	—	286
Net loss from continuing operations					(7,466)
Net loss from discontinued operations					(58,573)
Total net loss	\$ (66,318)	\$ 280			\$ (66,039)
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(4.29)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(33.68)
Total net loss per share attributable to common stockholders, basic and diluted	\$ (38.13)				\$ (37.97)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,739,336				1,739,336

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Six Months Ended June 30, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 421,645	\$ —	\$ (324,748)	\$ (96,896)	\$ —
Total cost of sales	336,839	—	(318,889)	(17,950)	—
Total gross profit	84,806	—	(5,859)	(78,946)	—
Selling, general and administrative expenses	183,492	(583)	(112,227)	(70,682)	—
Depreciation and amortization	20,835	—	(6,413)	(14,422)	—
Impairment charges	1,353	—	(1,353)	—	—
Loss from operations	(120,874)	583	114,134	6,158	—
Gain on debt extinguishment	(19,640)	—	—	19,640	—
Interest expense	18,857	—	(9,233)	(9,624)	—
Interest income	(10,863)	—	5,845	5,018	—
Other loss, net	31,476	—	—	(31,476)	—
Interest income				81,363	81,363
Total interest expense				17,083	17,083
Net interest income				64,280	64,280
Realized and unrealized losses, net of recoveries				38,915	38,915
Net interest income after losses and recoveries				25,365	25,365
Total noninterest (loss) income				41,128	41,128
Total expenses				89,091	89,091
Loss before provision (benefit) for income taxes	(140,704)	583	117,522	(22,598)	(22,598)
Provision (benefit) for income taxes	658	—	(321)	—	337
Net loss from continuing operations					(22,935)
Net loss from discontinued operations					(117,844)
Total net loss	\$ (141,362)	\$ 583			\$ (140,779)
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(13.22)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(67.90)
Total net loss per share attributable to common stockholders, basic and diluted	\$ (81.45)				\$ (81.12)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	1,735,486				1,735,486

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Year ended December 31, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 893,203	\$ —	\$ (687,215)	\$ (205,988)	\$ —
Total cost of sales	731,256	—	(692,037)	(39,219)	—
Total gross profit	161,947	—	4,822	(166,769)	—
Selling, general and administrative expenses	340,657	(929)	(205,977)	(133,751)	—
Depreciation and amortization	42,769	—	(13,656)	(29,113)	—
Impairment charges	48,748	—	(48,748)	—	—
Loss from operations	(270,227)	929	273,203	(3,905)	—
Gain on debt extinguishment	(37,878)	—	—	37,878	—
Interest expense	45,445	—	(19,556)	(25,889)	—
Interest income	(21,158)	—	13,218	7,940	—
Other loss (income), net	108,289	—	—	(108,289)	—
Interest income				\$ 178,482	\$ 178,482
Total interest expense				41,893	41,893
Net interest income				136,589	136,589

Realized and unrealized losses, net of recoveries				122,541	122,541
Net interest income after losses and recoveries				14,048	14,048
Total noninterest (loss) income				75,126	75,126
Total expenses				173,629	173,629
Loss before provision (benefit) for income taxes	(364,925)	929	279,541	(84,455)	(84,455)
Provision (benefit) for income taxes	615		(492)		123
Net loss from continuing operations					(84,578)
Net loss from discontinued operations					(280,033)
Total net loss	<u>\$ (365,540)</u>	<u>\$ 929</u>			<u>(364,611)</u>
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					(48.52)
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					(160.65)
Total net loss per share attributable to common stockholders, basic and diluted	<u>\$ (209.70)</u>				<u>\$ (209.17)</u>
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	<u>1,743,128</u>				<u>1,743,128</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	Year ended December 31, 2022				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
Total revenue	\$ 1,948,901	\$ —	\$ (1,774,270)	\$ (174,631)	\$ —
Total cost of sales	1,704,114	—	(1,686,340)	(17,774)	—
Total gross profit	244,787	—	(87,930)	(156,857)	—
Selling, general and administrative expenses	566,387	(1,447)	(424,985)	(139,955)	—
Depreciation and amortization	38,290		(11,220)	(27,070)	—
Impairment charges	211,873		(211,873)		—
Loss from operations	(571,763)	1,447	560,148	10,168	—
Gain on debt extinguishment	(164,684)	—	—	164,684	—
Interest expense	40,693		(26,831)	(13,862)	—
Interest income	(19,363)		15,934	3,429	—
Other loss (income), net	43,181		—	(43,181)	—
Interest income				91,671	91,671
Total interest expense				9,508	9,508
Net interest income				82,163	82,163
Realized (gain) on sale of finance receivables				(44,481)	(44,481)
Realized and unrealized losses, net of recoveries				54,761	54,761
Net interest income after gains, losses and recoveries				71,883	71,883
Total noninterest (loss) income				208,983	208,983
Total expenses				179,965	179,965
(Loss) income before provision (benefit) for income taxes	(471,590)	1,447	571,045	100,901	100,901
Provision (benefit) for income taxes	(19,680)				(19,680)
Net income from continuing operations					120,581
Net loss from discontinued operations					(571,045)
Total net loss	<u>\$ (451,910)</u>	<u>\$ 1,447</u>			<u>\$ (450,464)</u>
Net loss per share attributable to common stockholders, continuing operations, basic and diluted					69.95
Net loss per share attributable to common stockholders, discontinued operations, basic and diluted					\$ (331.26)
Total net loss per share attributable to common stockholders, basic and diluted	<u>\$ (262.15)</u>				<u>\$ (261.31)</u>
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic and diluted	<u>1,723,843</u>				<u>1,723,843</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

The impacts to our Consolidated Balance Sheets as of December 31, 2023 and 2022 were as follows (in thousands):

	As of December 31, 2023				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 135,585				\$ 135,585
Restricted cash	73,234				73,234
Accounts receivable, net of allowance	9,139		(4,413)	(4,726)	—
Finance receivables at fair value	12,501			(12,501)	—
Finance receivables held for sale, net	503,546				503,546
Inventory	163,250		(163,250)		—
Beneficial interests in securitizations	4,485			(4,485)	—
Prepaid expenses and other current assets	50,899		(8,818)	(42,081)	—
Total current assets	952,639	—	(176,481)	(63,793)	712,365
Finance receivables at fair value	336,169			12,501	348,670
Property and equipment, net	24,132		(19,150)		4,982
Intangible assets, net	131,892				131,892
Operating lease right-of-use assets	7,063				7,063
Interest Receivable				14,484	14,484
Other assets (including other assets of consolidated VIEs of \$1.8 million)	23,527		(906)	36,808	59,429
Assets from discontinued operations			196,537		196,537
Total assets	<u>\$ 1,475,422</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,475,422</u>
LIABILITIES AND STOCKHOLDERS' EQUITY					
Current Liabilities:					
Accounts payable	\$ 26,762	\$ (4,138)	\$ (6,439)	\$ (16,185)	\$ —
Accrued expenses	52,452		(27,133)	(25,319)	—
Vehicle floorplan	151,178		(151,178)		—
Warehouse credit facilities of consolidated VIEs	421,268		—		421,268
Current portion of long-term debt	172,410			(172,410)	—
Deferred revenue	14,025		(14,025)		—
Operating lease liabilities, current	8,737		(6,105)	(2,632)	—
Other current liabilities	9,974	(1,382)	(5,884)	(2,708)	—
Total current liabilities	856,806	(5,520)	(210,764)	(219,254)	626,583
Long-term debt, net of current portion	454,173		—	172,410	626,583
Operating lease liabilities, excluding current portion	25,183		(17,356)	2,632	10,459
Other long-term liabilities	17,109		—	44,212	61,321
Liabilities from discontinued operations			228,120		228,120
Total liabilities	<u>1,353,271</u>	<u>(5,520)</u>	<u>—</u>	<u>—</u>	<u>1,347,751</u>
Commitments and contingencies					
Stockholders' equity:					
Common stock, \$0.001 par value; 500,000,000 shares authorized as of December 31, 2023; 1,791,286 shares issued and outstanding as of December 31, 2023	2				2
Additional paid-in-capital	2,088,381				2,088,381
Accumulated deficit	(1,966,232)	5,520	—	—	(1,960,712)
Total stockholders' equity	122,151	5,520	—	—	127,671
Total liabilities and stockholders' equity	<u>\$ 1,475,422</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 1,475,422</u>

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

	As of December 31, 2022				
	As Reported	Adjustments	Discontinued Operations	Presentation Reclasses (1)	As Recasted and Revised
ASSETS					
Current Assets:					
Cash and cash equivalents	\$ 398,915				\$ 398,915
Restricted cash	73,095				73,095
Accounts receivable, net of allowance	13,967		(13,046)	(921)	0
Finance receivables at fair value	12,939			(12,939)	—
Finance receivables held for sale, net	321,626				321,626

Inventory	320,648		(320,648)		—
Beneficial interests in securitizations	20,592				20,592
Prepaid expenses and other current assets	58,327		(28,552)	(29,775)	0
Total current assets	1,220,109	—	(362,246)	(43,635)	814,228
Finance receivables at fair value	140,235			12,939	153,174
Property and equipment, net	50,201		(45,735)		4,466
Intangible assets, net	158,910				158,910
Operating lease right-of-use assets	23,568		(21,015)		2,553
Interest receivable				7,242	7,242
Other assets	26,004		(3,246)	23,454	46,212
Assets from discontinued operations			432,242		432,242
Total assets	\$ 1,619,027	\$ —	\$ —	\$ —	\$ 1,619,027
LIABILITIES AND STOCKHOLDERS' EQUITY					
Current Liabilities:					
Accounts payable	\$ 34,702	\$ (3,310)	\$ (14,523)	\$ (16,869)	\$ 0
Accrued expenses	76,795		(47,062)	(29,733)	(0)
Vehicle floorplan	276,988		(276,988)		—
Warehouse credit facilities of consolidated VIEs	229,518				229,518
Current portion of long-term debt	47,239			(47,239)	—
Deferred revenue	10,655		(10,655)		—
Operating lease liabilities, current	9,730		(7,352)	(2,378)	(0)
Other current liabilities	17,693	(1,283)	(9,966)	(6,444)	0
Total current liabilities	703,320	(4,592)	(366,547)	(102,663)	229,518
Long-term debt, net of current portion	402,154			47,239	449,393
Operating lease liabilities, excluding current portion	20,129		(17,276)	2,378	5,231
Other long-term liabilities	18,183			53,046	71,229
Liabilities from discontinued operations			383,823		383,823
Total liabilities	1,143,786	(4,592)	—	—	1,139,194
Commitments and contingencies					
Stockholders' equity:					
Common stock, \$0.001 par value; 500,000,000 shares authorized as of December 31, 2023 and 2022; 1,791,286 and 1,727,525 shares issued and outstanding as of December 31, 2023 and 2022, respectively					
	2				2
Additional paid-in-capital	2,075,931				2,075,931
Accumulated deficit	(1,600,692)	4,592			(1,596,100)
Total stockholders' equity	475,241	4,592	—	—	479,833
Total liabilities and stockholders' equity	\$ 1,619,027	\$ —	\$ —	\$ —	\$ 1,619,027

(1) Reflects revised presentation as a result of the Ecommerce Wind-Down.

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Description of Business and Basis of Presentation - Additional Information (Details)	6 Months Ended	
	Feb. 13, 2024	Jun. 30, 2024
Description of Business and Basis of Presentation [Line Items]		
Reverse stock split ratio, description	1-for-80 reverse stock split every 80 shares of common stock became one of common stock	
Reverse stock split ratio	0.0125	

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Summary of Significant Accounting Policies - Additional Information (Details)	3 Months Ended		6 Months Ended		
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023
	USD (\$)	USD (\$)	USD (\$) Facility	USD (\$)	Dec. 31, 2022 USD (\$)
Accounting Policies [Line Items]					
Other comprehensive income (loss)	\$ 0	\$ 0	\$ 0	\$ 0	
Valuation allowance for finance receivables classified as held for sale	28,900,000		28,900,000		\$ 33,800,000
Aggregate principal balance held for sale at fair value	237,700,000		237,700,000		
Finance receivables held for sale at fair value	212,400,000		212,400,000	0	
Aggregate principal balance held for investment at fair value	297,500,000		297,500,000		
Finance receivables held for investment at fair value	254,500,000		254,500,000		
Cash and cash equivalents	63,393,000		63,393,000	135,585,000	\$ 398,915,000
Restricted cash	\$ 48,205,000		\$ 48,205,000	73,234,000	\$ 73,095,000
ASU 2021-08					
Accounting Policies [Line Items]					
Change in accounting principle, accounting standards update, adopted [true false]	true		true		
Change in accounting principle, accounting standards update, adoption date	Jan. 01, 2023		Jan. 01, 2023		
Change in accounting principle, accounting standards update, immaterial effect [true false]	true		true		
Warehouse Credit Facility					
Accounting Policies [Line Items]					
Restricted cash	\$ 12,909,000		\$ 12,909,000	20,688,000	
Increased borrowing capacity	34,400,000		\$ 34,400,000	\$ 56,900,000	
0.75% Unsecured Convertible Senior Notes Due 2026					
Accounting Policies [Line Items]					
Redemption percentage of principal amount			100.00%		
UACC					
Accounting Policies [Line Items]					
Number of warehouse credit facilities Facility			4		
UACC Warehouse Credit Facility					
Accounting Policies [Line Items]					
Cash deposits included in restricted cash	47,300,000		\$ 47,300,000		
Aggregate borrowing limit	825,000,000		825,000,000		
Increased borrowing capacity	34,400,000		34,400,000		
Outstanding borrowings	\$ 270,800,000		\$ 270,800,000		

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Summary of Significant Accounting Policies - Schedule of Company Recognized Revenue and Expense Associated with CFEs in Condensed Consolidated Statements of Operations (Details) - USD (\$) \$ in Thousands	3 Months Ended		6 Months Ended		12 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022
Accounting Policy [Line Items]						
Interest income	\$ 51,862	\$ 46,995	\$ 102,939	\$ 81,363		
Interest expense	14,981	9,639	29,321	17,083		
Realized and unrealized losses, net of recoveries	(18,729)	(23,187)	(49,548)	(38,915)	\$ (122,541)	\$ 54,761
Noninterest loss, net	9,019	20,528	7,159	41,128	\$ 75,126	\$ 208,983
Consolidated VIEs						
Accounting Policy [Line Items]						
Interest income	33,965	29,870	52,082	50,498		
Interest expense	(8,042)	(6,033)	(12,948)	(10,430)		
Realized and unrealized losses, net of recoveries	(10,455)	(16,507)	(26,205)	(25,182)		
Noninterest loss, net	\$ (2,838)	\$ (404)	\$ (2,564)	\$ (3,782)		

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Revenue Recognition	6 Months Ended	

Residual Interest, 2022-1 Securitization		
Disaggregation Of Revenue [Line Items]		
Percentage of servicing fees earned on outstanding principal balance of finance receivable	4.00%	
Residual Interest, 2022-2 and 2023-1 Securitization		
Disaggregation Of Revenue [Line Items]		
Percentage of servicing fees earned on outstanding principal balance of finance receivable	3.25%	
Other Liabilities		
Disaggregation Of Revenue [Line Items]		
Reserve for chargebacks	\$ 11.9	\$ 11.8
Other Assets		
Disaggregation Of Revenue [Line Items]		
Cumulative profit sharing payment recognized	\$ 9.4	\$ 22.3

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Variable Interest Entities and Securitizations - Additional Information (Details) \$ in Thousands	Apr. 30, 2024 USD (\$)	1 Months Ended Jan. 31, 2023 USD (\$)	3 Months Ended Jun. 30, 2024 USD (\$)	6 Months Ended Jun. 30, 2024 USD (\$) Facility	12 Months Ended Dec. 31, 2023 USD (\$)	Dec. 31, 2022 USD (\$)

Variable Interest Entity [Line Items]						
Beneficial interests in securitizations						\$ 20,592
UACC						
Variable Interest Entity [Line Items]						
Risk retention rules percentage				5.00%		
Number of senior secured warehouse credit facilities Facility				4		
Beneficial interests in securitizations			\$ 3,100	\$ 3,100	\$ 4,500	
Net proceeds from securitization			297,200		\$ 260,900	
Collateralized finance receivable	\$ 380,100	\$ 326,400				
UACC Asset-backed Securities						
Variable Interest Entity [Line Items]						
Amount of rated asset-backed securities in an auto finance receivable securitization transaction, sold			300,000			
UACC Non-Investment Grade Securities						
Variable Interest Entity [Line Items]						
Non-investment grade securities, repurchased			4,200			
Net payments to securitization			\$ 4,800			

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Variable Interest Entities and Securitizations - Summary of Total Assets and Total Liabilities Associated With Variable Interests in Consolidated VIEs (Details) - USD (\$) \$ in Thousands	Jun. 30, 2024	Dec. 31, 2023	Dec. 31, 2022

Assets:			
Restricted cash	\$ 48,205	\$ 73,234	\$ 73,095
Finance receivables at fair value	466,905	348,670	
Finance receivables held for sale, net	413,670	503,546	321,626
Interest receivable	14,973	14,484	
Other assets	33,908	59,429	46,212
Total assets	1,180,709	1,475,422	1,619,027
Liabilities:			
Warehouse credit facilities	270,784	421,268	
Other liabilities	51,581	61,321	
Total liabilities	1,137,567	1,347,751	\$ 1,139,194

[Securitization Vehicles](#)

Assets:		
Restricted cash	34,379	28,458
Finance receivables at fair value	292,533	316,998
Finance receivables held for sale, net	230,284	
Interest receivable	8,885	6,107
Other assets	6,054	6,283
Total assets	572,135	357,846
Liabilities:		
Securitization debt	472,116	314,095
Other liabilities	8,931	4,534
Total liabilities	481,047	318,629

[Warehouse Facilities](#)

Assets:		
Restricted cash	12,909	20,688
Finance receivables at fair value	136,718	24,446
Finance receivables held for sale, net	169,003	457,185
Interest receivable	4,973	7,586
Other assets	3,548	6,987
Total assets	327,151	516,892
Liabilities:		
Warehouse credit facilities	270,784	421,268
Other liabilities	7,031	9,801
Total liabilities	277,815	431,069

[Consolidated VIEs](#)

Assets:		
Restricted cash	47,288	49,146
Finance receivables at fair value	429,251	341,444
Finance receivables held for sale, net	399,287	457,185
Interest receivable	13,858	13,693
Other assets	9,602	13,270
Total assets	899,286	874,738
Liabilities:		
Securitization debt	472,116	314,095
Warehouse credit facilities	270,784	421,268
Other liabilities	15,962	14,335
Total liabilities	\$ 758,862	\$ 749,698

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Variable Interest
Entities and
Securitizations -
Summary of
Unconsolidated
Variable Interest
Entity (Details) -
Variable Interest
Entity Not Primary
Beneficiary - USD (\$)
\$ in Thousands

Jun. 30, 2024 Dec. 31, 2023

Variable Interest Entity [Line Items]

Aggregate Principal Balance	\$ 3,427	\$ 4,848
Carrying Value	3,419	4,795
Total Exposure	3,419	4,795

Rated Notes

Variable Interest Entity [Line Items]

Aggregate Principal Balance	3,117	4,538
Carrying Value	2,917	4,345
Total Exposure	2,917	4,345

Certificates

Variable Interest Entity [Line Items]

Carrying Value	192	140
Total Exposure	192	140

Other Assets

Variable Interest Entity [Line Items]

Aggregate Principal Balance	310	310
Carrying Value	310	310
Total Exposure	\$ 310	\$ 310

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Discontinued
Operations -
Additional
Information (Details)
- Ecommerce
Operations and Used
Vehicle Dealership
Business Wind-down -
Discontinued
Operations - USD (\$)
\$ in Millions

3 Months Ended 6 Months Ended

Jun. 30, 2024 Jun. 30, 2024

Severance and Other Personnel-Related Costs

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Incurred charges	\$ 0.9	\$ 15.6
Contract and Lease Termination Costs		

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Incurred charges	\$ 1.6	\$ 13.5

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Discontinued
Operations - Schedule
of Condensed
Consolidated
Operations from
Discontinued
Operations (Details) -
USD (\$)
\$ in Thousands

3 Months Ended 6 Months Ended

Jun. 30, 2024 Jun. 30, 2023 Jun. 30, 2024 Jun. 30, 2023

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Total revenue	\$ 587	\$ 171,309	\$ 189,669	\$ 324,749
Total cost of sales	543	169,331	186,016	318,888
Total gross profit	44	1,978	3,653	5,861
Selling, general and administrative expenses	3,716	54,560	38,603	112,228
Gain on disposal of long lived assets	(1,738)	0	(11,279)	0
Depreciation and amortization	0	3,114	383	6,413
Impairment charges	0	1,353	0	1,353
Loss from operations	(1,934)	(57,049)	(24,053)	(114,133)
Interest expense	29	3,752	1,607	9,234
Interest income	0	(2,328)	(856)	(5,845)
Loss before provision for income taxes	(1,963)	(58,473)	(24,804)	(117,522)
Provision for income taxes	121	100	221	322
Net loss from discontinued operations	(2,084)	(58,573)	(25,025)	(117,844)

Retail vehicle, net

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Total revenue	0	136,693	47,320	272,080
Total cost of sales	0	134,538	43,673	270,262

Wholesale vehicle

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Total revenue	587	30,800	140,714	44,695
Total cost of sales	543	34,793	142,343	48,626

Product, net

Income Statement, Balance Sheet and Additional Disclosures by Disposal Groups, Including Discontinued Operations [Line Items]

Total revenue	\$ 0	\$ 3,816	\$ 1,635	\$ 7,974

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Discontinued
Operations - Schedule
of Condensed
Consolidated Balance
Sheet from
Discontinued
Operations (Details) -
USD (\$)
\$ in Thousands

Jun. 30, 2024 Dec. 31, 2023 Dec. 31, 2022

ASSETS

Inventory	\$ 0	\$ 163,250	
Property and equipment, net	8,728	19,150	
Other assets	1,409	14,137	
Assets from discontinued operations	10,137	196,537	\$ 432,242

LIABILITIES

Accounts payable	122	6,440	
Accrued expenses	7,682	27,133	

Vehicle floorplan	0	151,178		
Deferred revenue	0	14,025		
Operating lease liabilities	1,077	23,461		
Other liabilities	0	5,883		
Liabilities from discontinued operations	\$ 8,881	\$ 228,120	\$ 383,823	

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Acquisition - Additional Information (Details) - USD (\$) \$ in Thousands	3 Months Ended		6 Months Ended		12 Months Ended	
	Jun. 30, 2024	Mar. 31, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023
					Dec. 31, 2023	Dec. 31, 2022

[Business Acquisition \[Line Items\]](#)

Net Income (Loss)	\$ (21,188)	\$ (67,617)	\$ (66,039)	\$ (74,741)	\$ (88,806)	\$ (140,779)	\$ (364,611)	\$ (450,464)

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Property and Equipment, Net - Schedule of Property and Equipment, Net (Details) - USD (\$) \$ in Thousands	Jun. 30, 2024		Dec. 31, 2023		Dec. 31, 2022	

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	\$ 7,469	\$ 9,767		
Accumulated depreciation and amortization	(5,250)	(4,785)		
Property and equipment, net	2,219	4,982	\$ 4,466	

[Equipment](#)

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	2,871	2,653		
Furniture and Fixtures				

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	326	503		

[Leasehold Improvements](#)

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	596	434		

[Internal-use Software](#)

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	2,881	4,807		

[Other](#)

[Property Plant And Equipment \[Line Items\]](#)

Property and equipment, gross	\$ 795	\$ 1,370		

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Property and Equipment, Net - Additional Information (Details) - USD (\$) \$ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023

[Property Plant And Equipment \[Line Items\]](#)

Depreciation and amortization	\$ 7,232	\$ 7,190	\$ 14,858	\$ 14,422
Impairment charges incurred			2,752	

[Property and Equipment, Net](#)

[Property Plant And Equipment \[Line Items\]](#)

Depreciation and amortization	\$ 500	\$ 400	1,300	\$ 900
Impairment charges incurred			\$ 2,700	

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Intangible Assets - Schedule of Intangible Assets, Net (Details) - USD (\$) \$ in Thousands	Jun. 30, 2024		Dec. 31, 2023	

[Finite Lived Intangible Assets \[Line Items\]](#)

Gross Carrying Value	\$ 190,300	\$ 190,300		
Accumulated Amortization	(71,919)	(58,408)		
Carrying Value	118,381	131,892		

[Developed and Purchased Technology](#)

[Finite Lived Intangible Assets \[Line Items\]](#)

Gross Carrying Value	108,700	108,700		
Accumulated Amortization	(46,548)	(38,050)		
Carrying Value	62,152	70,650		

[Customer Relationships](#)

[Finite Lived Intangible Assets \[Line Items\]](#)

Gross Carrying Value	69,400	69,400		
Accumulated Amortization	(21,674)	(17,336)		
Carrying Value	47,726	52,064		

[Trademarks and Trade names](#)

[Finite Lived Intangible Assets \[Line Items\]](#)

Gross Carrying Value	12,200	12,200		
Accumulated Amortization	(3,697)	(3,022)		
Carrying Value	\$ 8,503	\$ 9,178		

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Intangible Assets - Additional Information (Details) - USD (\$) \$ in Millions	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023

[Goodwill and Intangible Assets Disclosure \[Abstract\]](#)

Amortization expense for intangible assets	\$ 6.8	\$ 6.8	\$ 13.5	\$ 13.5

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Intangible Assets - Schedule of Estimated Amortization Expense for Intangible Assets (Details) - USD (\$) \$ in Thousands	Jun. 30, 2024		Dec. 31, 2023	

[Goodwill and Intangible Assets Disclosure \[Abstract\]](#)

For remainder of 2024	\$ 13,512			
2025	27,022			
2026	21,979			
2027	21,882			
2028	21,882			
Thereafter	12,104			
Carrying Value	\$ 118,381	\$ 131,892		

Other Liabilities -
Schedule of Other
Liabilities (Details) -
USD (\$)
Jun. 30, 2024 Dec. 31, 2023
\$ in Thousands

Other Liabilities Disclosure [Abstract]

Warranty and GAP liabilities	\$ 20,133	\$ 21,279
Dealer related liabilities	5,149	6,934
Accrued compensation and benefits	8,785	8,923
Accrued professional services	561	2,542
Accrued software and IT costs	388	1,011
Interest payable	4,120	4,183
Insurance payable	388	2,142
Other	12,057	14,307
Total other liabilities	\$ 51,581	\$ 61,321

Warehouse Credit
Facilities of
Consolidated VIEs -
Additional
Information (Details)
- Warehouse Credit
Facility - USD (\$)
\$ in Millions
Jun. 30, 2024 Dec. 31, 2023

Line of Credit Facility [Line Items]

Line of credit facility, maximum borrowing capacity	\$ 34.4	\$ 56.9
Weighted average interest rate	7.19%	6.98%

Warehouse Credit
Facilities of
Consolidated VIEs -
Schedule of Terms of
the Warehouse Credit
Facilities (Details) -
USD (\$)
\$ in Thousands
6 Months Ended
Jun. 30, 2024 Dec. 31, 2023 Dec. 31, 2022

Line of Credit Facility [Line Items]

Restricted cash	\$ 48,205	\$ 73,234	\$ 73,095

Facility One

Line of Credit Facility [Line Items]

Execution Date	May 30, 2012		
Maturity Date	Jul. 21, 2025		
Aggregate borrowings limit	\$ 200,000		
Aggregate principal balance of finance receivables pledged as collateral		223,207	
Outstanding balance		177,375	
Restricted cash		8,961	

Facility Two

Line of Credit Facility [Line Items]

Execution Date	Nov. 19, 2013		
Maturity Date	Jun. 02, 2025		
Aggregate borrowings limit	\$ 200,000		
Aggregate principal balance of finance receivables pledged as collateral	97,141	64,970	
Outstanding balance	74,968	51,012	
Restricted cash	\$ 3,666	2,550	

Facility Three

Line of Credit Facility [Line Items]

Execution Date	Jul. 11, 2019		
Maturity Date	Aug. 29, 2025		
Aggregate borrowings limit	\$ 200,000		
Aggregate principal balance of finance receivables pledged as collateral	152,259	165,927	
Outstanding balance	112,300	117,264	
Restricted cash	\$ 5,973	6,485	

Facility Four

Line of Credit Facility [Line Items]

Execution Date	Nov. 18, 2022		
Maturity Date	Sep. 12, 2025		
Aggregate borrowings limit	\$ 225,000		
Aggregate principal balance of finance receivables pledged as collateral	99,745	92,978	
Outstanding balance	83,516	75,617	
Restricted cash	\$ 3,270	\$ 2,692	

Long Term Debt -
Schedule of Debt
Instruments (Details)
- USD (\$)
\$ in Thousands
Jun. 30, 2024 Dec. 31, 2023 Dec. 31, 2022

Debt Instrument [Line Items]

Total debt	\$ 794,734	\$ 626,583	\$ 449,393

Convertible Senior Notes

Debt Instrument [Line Items]

Total debt	287,550	286,800	

Securitization debt of consolidated VIEs at fair value

Debt Instrument [Line Items]

Total debt	199,754	314,095	

Securitization debt of consolidated VIEs at amortized cost

Debt Instrument [Line Items]

Total debt	272,362		

Financing of Beneficial Interest in Securitizations

Debt Instrument [Line Items]

Total debt	24,758	15,378	

Junior Subordinated Debentures

Debt Instrument [Line Items]

Total debt	\$ 10,310	\$ 10,310	

Long Term Debt -
Additional
Information (Details)
May 03, 2023
USD (\$)
Jun. 18, 2021
USD (\$)
d
\$ / shares
shares
1 Months Ended
Feb. 29, 2024
USD (\$)
Jun. 31, 2003
USD (\$)
3 Months Ended
Jun. 30, 2024
USD (\$)
Jun. 30, 2023
USD (\$)
6 Months Ended
Jun. 30, 2024
USD (\$)
Jun. 20, 2023
USD (\$)

Debt Instrument			
[Line Items]			
Repurchases of convertible senior notes			\$ 13,194
Gain on debt extinguishment		\$ 10,931,000	19,640
Unamortized debt discount and debt issuance costs	\$ 3,043,000	\$ 3,043,000	
Net carrying value of debt	272,362,000	272,362,000	
Interest expense	1,549,000	1,527,000	2,867,000
Restricted cash	48,205,000	48,205,000	
Expected payments, 2024	113,200,000	113,200,000	
Expected payments, 2025	161,400,000	161,400,000	
Expected payments, 2026	111,500,000	111,500,000	
Expected payments, 2027	59,700,000	59,700,000	
Expected payments, 2028	37,000,000	37,000,000	
Redemption price		135,017,000	103,98
Outstanding balance	794,734,000	794,734,000	
Junior subordinated debentures	\$ 10,000,000		
Junior Subordinated Debentures			
Debt Instrument			
[Line Items]			
Long-term debt, maturity date	Oct. 07, 2033		
Outstanding balance	10,310,000	10,310,000	
Percentage of owned finance subsidiary	100.00%		
Financing of Beneficial Interest in Securizations			
Debt Instrument			
[Line Items]			
Outstanding balance	24,758,000	24,758,000	
SOFR Junior Subordinated Debentures			
Debt Instrument			
[Line Items]			
Variable interest rate	3.05%		
Securitization Debt of Consolidated VIEs			
Debt Instrument			
[Line Items]			
Restricted cash	34,400,000	34,400,000	
Redemption price	\$ 35,600,000		
UACC			
Debt Instrument			
[Line Items]			
Expected beneficial interests in securitizations pledged as collateral	\$ 24,500,000		
Expected proceeds from beneficial interests in securitizations pledged as collateral	\$ 24,100,000		
Expected repurchases period start, month and year	2025-03		
Expected repurchases period end, month and year	2029-09		
UACC Financing of Beneficial Interest in Securizations			
Debt Instrument			
[Line Items]			
Fair value of the collateral pledged amount	25,000,000	25,000,000	
Outstanding balance	\$ 24,800,000	\$ 24,800,000	
Investment, Type [Extensible Enumeration]	us-gaap:RepurchaseAgreementsMember	us-gaap:RepurchaseAgreementsMember	
2024-1 Securitization Transaction			
Debt Instrument			
[Line Items]			
Expected beneficial interests in securitizations pledged as collateral	\$ 15,800,000		
Expected proceeds from beneficial interests in securitizations pledged as collateral	\$ 15,600,000		
Expected repurchases period start, month and year	2026-08		
Expected repurchases period end, month and year	2030-11		
Investment, Type [Extensible Enumeration]	us-gaap:RepurchaseAgreementsMember		
0.75% Unsecured Convertible Senior Notes Due 2026			

Debt Instrument [Line Items]				
Debt instrument aggregate principal amount	\$ 625,000,000			
Debt instrument interest rate	0.75%			
Aggregate principal amount exercise in overallotment option granted to initial purchasers	\$ 75,000,000			
Long-term debt, frequency of periodic payment				
Long-term debt, beginning date of payment	Jan. 01, 2022			
Long-term debt, maturity date	Jul. 01, 2026			
Long-term debt payment terms				
Net proceeds from offering, after deducting commissions paid to initial purchasers and debt issuance costs paid to third-parties	\$ 608,900,000			
Debt conversion, each principal amount initially be convertible	\$ 1,000			
Initial conversion price per share \$ / shares	\$ 4,480.29			
Debt instrument conversion date	Apr. 01, 2026			
Aggregate principal amount		18,200,000		32,800
Repurchases of convertible senior notes		7,300,000		13,200
Gain on debt extinguishment		10,900,000		19,600
Unamortized debt discount and debt issuance costs	\$ 2,900,000		\$ 2,900,000	
Net carrying value of debt	287,600,000		287,600,000	
Interest expense	\$ 900,000	\$ 1,100,000	\$ 1,800,000	\$ 2,200,000
Effective interest rate	1.30%		1.30%	
Redemption percentage of principal amount			100.00%	
0.75% Unsecured Convertible Senior Notes Due 2026 During any Fiscal Quarter Commencing After Fiscal Quarter Ending on September 30, 2021				
Debt Instrument [Line Items]				
Consecutive trading days d	30			
0.75% Unsecured Convertible Senior Notes Due 2026 During any Fiscal Quarter Commencing After Fiscal Quarter Ending on September 30, 2021 Minimum				
Debt Instrument [Line Items]				
Trading days d	20			
Conversion price	130.00%			
0.75% Unsecured Convertible Senior Notes Due 2026 During Five Consecutive Business Day Period After any Ten Consecutive Trading Day Period				
Debt Instrument [Line Items]				
Debt conversion, each principal amount initially be convertible	\$ 1,000			
Consecutive trading days d	10			
0.75% Unsecured Convertible Senior Notes Due 2026 During Five Consecutive Business Day Period After any Ten Consecutive Trading Day Period Maximum				
Debt Instrument				

[Line Items]	
Conversion price	98.00%
0.75% Unsecured Convertible Senior Notes Due 2026 Company May Redeem On or after July 6, 2024	
Debt Instrument [Line Items]	
Consecutive trading days d	30
Redemption percentage of principal amount	100.00%
0.75% Unsecured Convertible Senior Notes Due 2026 Company May Redeem On or after July 6, 2024 Minimum	

Debt Instrument [Line Items]	
Trading days d	20
Conversion price	130.00%
0.75% Unsecured Convertible Senior Notes Due 2026 Common Stock	
Debt Instrument [Line Items]	
Debt conversion, for each principal amount conversion to shares shares	0.2232

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Long Term Debt - Schedule of Securitization Debt of Consolidated VIEs (Details) - USD (\$) \$ in Thousands	6 Months Ended Jun. 30, 2024	12 Months Ended Dec. 31, 2023

[Debt Instrument \[Line Items\]](#)

Unamortized debt issuance costs	\$ 3,043	
Net carrying value	\$ 272,362	

[United Auto Credit 2021-1-D](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Jun. 10, 2026	
Initial Principal	\$ 29,380	
Contractual Interest Rate	1.14%	
Outstanding Principal	\$ 3,246	
Fair Value	\$ 3,235	

[United Auto Credit 2021-1-E](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Jun. 10, 2026	
Initial Principal	\$ 20,800	
Contractual Interest Rate	2.58%	
Outstanding Principal	\$ 20,800	
Fair Value	\$ 20,540	

[United Auto Credit 2021-1-F](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Sep. 10, 2027	
Initial Principal	\$ 13,910	
Contractual Interest Rate	4.30%	
Outstanding Principal	\$ 13,910	
Fair Value	\$ 13,644	

[United Auto Credit 2022-2-B](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Dec. 10, 2025	Dec. 10, 2025
Initial Principal	\$ 30,324	\$ 30,324
Contractual Interest Rate	5.41%	5.41%
Outstanding Principal	\$ 1,617	\$ 28,786
Fair Value	\$ 1,616	\$ 28,745

[United Auto Credit 2022-2-C](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	May 10, 2027	May 10, 2027
Initial Principal	\$ 26,533	\$ 26,533
Contractual Interest Rate	5.81%	5.81%
Outstanding Principal	\$ 26,533	\$ 26,533
Fair Value	\$ 26,499	\$ 26,331

[United Auto Credit 2022-2-D](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Jan. 10, 2028	Jan. 10, 2028
Initial Principal	\$ 32,889	\$ 32,889
Contractual Interest Rate	6.84%	6.84%
Outstanding Principal	\$ 32,889	\$ 32,889
Fair Value	\$ 32,106	\$ 32,642

[United Auto Credit 2022-2-E](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Apr. 10, 2029	Apr. 10, 2029
Initial Principal	\$ 33,440	\$ 33,440
Contractual Interest Rate	10.00%	10.00%
Outstanding Principal	\$ 28,440	\$ 33,440
Fair Value	\$ 20,864	\$ 29,691

[United Auto Credit 2023-1-A](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Jul. 10, 2025	
Initial Principal	\$ 118,598	
Contractual Interest Rate	5.57%	
Outstanding Principal	\$ 15,089	
Fair Value	\$ 15,083	

[United Auto Credit 2023-1-B](#)

[Debt Instrument \[Line Items\]](#)

Final Scheduled Payment Date	Jul. 10, 2028	Jul. 10, 2028

Initial Principal	\$ 51,157	\$ 51,157
Contractual Interest Rate	5.91%	5.91%
Outstanding Principal	\$ 25,699	\$ 51,157
Fair Value	\$ 25,679	\$ 51,019
United Auto Credit 2023-1-C		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Jul. 10, 2028	Jul. 10, 2028
Initial Principal	\$ 33,326	\$ 33,326
Contractual Interest Rate	6.28%	6.28%
Outstanding Principal	\$ 33,326	\$ 33,326
Fair Value	\$ 33,253	\$ 33,199
United Auto Credit 2023-1-D		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Jul. 10, 2028	Jul. 10, 2028
Initial Principal	\$ 35,653	\$ 35,653
Contractual Interest Rate	8.00%	8.00%
Outstanding Principal	\$ 35,653	\$ 35,653
Fair Value	\$ 36,124	\$ 36,152

United Auto Credit 2023-1-E		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Sep. 10, 2029	Sep. 10, 2029
Initial Principal	\$ 23,256	\$ 23,256
Contractual Interest Rate	10.98%	10.98%
Outstanding Principal	\$ 23,256	\$ 23,256
Fair Value	\$ 23,613	23,814

United Auto Credit 2024-1-A		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Aug. 10, 2026	
Initial Principal	\$ 132,340	
Contractual Interest Rate	6.17%	
Outstanding Principal	\$ 107,745	

United Auto Credit 2024-1-B		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Jun. 10, 2027	
Initial Principal	\$ 42,770	
Contractual Interest Rate	6.57%	
Outstanding Principal	\$ 42,770	

United Auto Credit 2024-1-C		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Oct. 10, 2029	
Initial Principal	\$ 35,190	
Contractual Interest Rate	7.06%	
Outstanding Principal	\$ 35,190	

United Auto Credit 2024-1-D		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Nov. 12, 2029	
Initial Principal	\$ 52,160	
Contractual Interest Rate	8.30%	
Outstanding Principal	\$ 52,160	

United Auto Credit 2024-1-E		
Debt Instrument [Line Items]		
Final Scheduled Payment Date	Nov. 12, 2030	
Initial Principal	\$ 37,540	
Contractual Interest Rate	10.45%	
Outstanding Principal	\$ 37,540	

Total Rated Notes		
Debt Instrument [Line Items]		
Initial Principal		449,266
Outstanding Principal		318,085
Fair Value		\$ 314,095

Total Rated Notes At Fair Value		
Debt Instrument [Line Items]		
Initial Principal	266,578	
Outstanding Principal	207,413	
Fair Value	199,754	

Total Rated Notes At Amortized Cost		
Debt Instrument [Line Items]		
Initial Principal	300,000	
Outstanding Principal	\$ 275,405	

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Long Term Debt - Schedule of Aggregate Principal Balance and Fair Value of Finance Receivables Pledged to Securitization Debt (Details) - USD (\$) \$ in Thousands		
Jun. 30, 2024 Dec. 31, 2023		

Asset Pledged as Collateral without Right		
Debt Instrument [Line Items]		
Aggregate Principal Balance	\$ 593,693	\$ 361,609
Asset Pledged as Collateral with Right		
Debt Instrument [Line Items]		
Fair Value	522,817	316,998
United Auto Credit 2021-1 Asset Pledged as Collateral without Right		
Debt Instrument [Line Items]		
Aggregate Principal Balance		38,951
United Auto Credit 2021-1 Asset Pledged as Collateral with Right		
Debt Instrument [Line Items]		
Fair Value		35,790
United Auto Credit 2022-2 Asset Pledged as Collateral without Right		
Debt Instrument [Line Items]		
Aggregate Principal Balance	93,209	125,072
United Auto Credit 2022-2 Asset Pledged as Collateral with Right		
Debt Instrument [Line Items]		
Fair Value	80,388	111,379
United Auto Credit 2023-1 Asset Pledged as Collateral without Right		
Debt Instrument [Line Items]		

Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial liabilities	199,754	314,095		
Finance Receivables				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	292,533	316,998		
Finance Receivables at Fair Value				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	174,372	31,672		
Money Market Funds				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Cash and cash equivalents	42,949	27,121		
Level 1				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	42,949	27,121		
Level 1 Money Market Funds				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Cash and cash equivalents	42,949	27,121		
Level 2				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	3,109	4,485		
Other assets (beneficial interests in securitizations)				
	3,109	4,485		
Total financial liabilities				
	199,754	314,095		
Level 2 Securitization Debt of Consolidated VIEs				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial liabilities	199,754	314,095		
Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	466,905	348,670		
Level 3 Finance Receivables				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	292,533	316,998		
Level 3 Finance Receivables at Fair Value				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Total financial assets	\$ 174,372	\$ 31,672		
KML-84-R67.htm IDEA: XBRL DOCUMENT				
Financial Instruments and Fair Value Measurements - Schedule of Reconciliation of Financial Assets Measured at Fair Value on a Recurring Basis Using Level 3 Inputs (Details) - USD (\$)	3 Months Ended		6 Months Ended	
\$ in Thousands				
Finance Receivables of Consolidated CFEs				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Losses included in realized and unrealized losses	\$ 10,660	\$ 21,988	\$ 26,544	\$ 31,885
Finance Receivables of Consolidated CFEs Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Fair Value, Beginning Balance			316,998	77,904
Reclassification of finance receivables held for sale to finance receivables at fair value, net				248,081
Transfer within Level 3 categories			55,320	25,718
Consolidation of VIEs				180,706
Losses included in realized and unrealized losses			(29,498)	(37,890)
Paydowns			(58,089)	(77,007)
Other			7,802	12,510
Fair Value, Ending Balance	292,533	430,022	292,533	430,022
Finance Receivables at Fair Value				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Losses included in realized and unrealized losses	1,074	(10)	6,000	(1,422)
Finance Receivables at Fair Value Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Fair Value, Beginning Balance			31,672	75,270
Transfer within Level 3 categories			(55,320)	(25,718)
Losses included in realized and unrealized losses			(9,846)	(1,396)
Issuances, net of discount			233,257	3,392
Paydowns			(26,462)	(14,883)
Other			1,071	1,010
Fair Value, Ending Balance	\$ 174,372	\$ 37,675	\$ 174,372	\$ 37,675
KML-85-R68.htm IDEA: XBRL DOCUMENT				
Financial Instruments and Fair Value Measurements - Additional Information (Details) - USD (\$)	Jun. 30, 2024		Dec. 31, 2023	Jun. 30, 2023
			Dec. 31, 2022	
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Finance receivables held for sale, Fair Value	\$ 212,400,000	\$ 0		
Finance receivable fair value on non-recurring basis	51,400,000	34,800,000		
Finance receivables held for sale, carrying value	413,670,000	503,546,000		\$ 321,626,000
Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Finance receivables held for sale, carrying value	362,300,000			
Finance receivables held for sale, fair Value	\$ 362,300,000	\$ 468,800,000		
2022-2 Securitization Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Finance receivables			\$ 180,700,000	
2023-1 Securitization Level 3				
Fair Value Assets And Liabilities Measured On Recurring And Nonrecurring Basis [Line Items]				
Finance receivables held for sale, Fair Value			\$ 248,100,000	
KML-86-R69.htm IDEA: XBRL DOCUMENT				
Financial Instruments and Fair Value Measurements - Summary of Gains or Losses Recorded Related to Eligible Financial Instruments	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023

Realized and unrealized losses, net of recoveries	18,729	23,187	49,548	38,915	122,541	(54,761)
Net interest income after losses and recoveries	18,152	14,169	24,070	25,365	14,048	71,883
Servicing income	1,587	2,551	3,606	5,405		
Warranties and GAP income (loss), net	1,378	751	(8,264)	3,586		
CarStory revenue	2,913	3,224	5,892	6,394		
Gain on debt extinguishment		10,931		19,640		
Other income	3,141	3,071	5,925	6,103		
Total noninterest income	9,019	20,528	7,159	41,128	75,126	208,983
Compensation and benefits	27,176	21,341	51,286	44,562		
Professional fees	1,488	2,444	4,831	7,417		
Software and IT costs	4,036	4,804	8,658	10,050		
Depreciation and amortization	7,232	7,190	14,858	14,422		
Interest expense on corporate debt	1,549	1,527	2,940	2,867		
Impairment charges			2,752			
Other expenses	4,961	4,571	9,416	9,773		
Total expenses	46,442	41,877	94,741	89,091	\$ 173,629	\$ 179,965
Adjusted EBITDA	(7,541)	(10,319)	(39,694)	(26,620)		

Operating Segments | UACC

Segment Reporting Information [Line Items]

Interest income	52,389	47,531	103,930	82,830		
Warehouse credit facility	6,986	3,658	16,457	6,757		
Securitization debt	7,995	5,981	12,864	10,326		
Total interest expense	14,981	9,639	29,321	17,083		
Net interest income	37,408	37,892	74,609	65,747		
Realized and unrealized losses, net of recoveries	19,582	20,386	47,343	32,658		
Net interest income after losses and recoveries	17,826	17,506	27,266	33,089		
Servicing income	1,587	2,551	3,606	5,405		
Warranties and GAP income (loss), net	1,640	1,478	3,250	3,681		
Other income	2,098	977	4,568	2,031		
Total noninterest income	5,325	5,006	11,424	11,117		
Compensation and benefits	20,539	16,392	39,327	34,928		
Professional fees	575	1,028	1,451	3,569		
Software and IT costs	2,605	2,974	5,702	5,679		
Depreciation and amortization	5,630	5,582	11,651	11,209		
Interest expense on corporate debt	629	436	1,100	633		
Impairment charges			2,752			
Other expenses	3,054	1,841	5,577	4,261		
Total expenses	33,032	28,253	67,561	60,279		
Adjusted EBITDA	(2,824)	291	(12,970)	(4,177)		

Operating Segments | CarStory

Segment Reporting Information [Line Items]

CarStory revenue	2,913	3,224	5,892	6,394		
Other income	190	93	363	141		
Total noninterest income	3,103	3,317	6,255	6,535		
Compensation and benefits	2,461	2,420	4,675	4,821		
Professional fees	80	113	202	290		
Software and IT costs	21	171	188	345		
Depreciation and amortization	1,602	1,608	3,207	3,213		
Other expenses	55	152	173	301		
Total expenses	4,219	4,464	8,444	8,969		
Adjusted EBITDA	372	634	930	1,201		

Corporate

Segment Reporting Information [Line Items]

Interest income	(527)	(536)	(991)	(1,467)		
Net interest income	(527)	(536)	(991)	(1,467)		
Realized and unrealized losses, net of recoveries	(853)	2,801	2,205	6,257		
Net interest income after losses and recoveries	325	(3,337)	(3,196)	(7,724)		
Warranties and GAP income (loss), net	(262)	(727)	(11,514)	(95)		
Gain on debt extinguishment		10,931		19,640		
Other income	853	2,001	994	3,931		
Total noninterest income	591	12,205	(10,520)	23,476		
Compensation and benefits	4,176	2,529	7,284	4,813		
Professional fees	833	1,303	3,178	3,559		
Software and IT costs	1,410	1,659	2,768	4,025		
Interest expense on corporate debt	920	1,091	1,840	2,234		
Other expenses	1,852	2,578	3,666	5,211		
Total expenses	9,191	9,160	18,735	19,842		
Adjusted EBITDA	\$ (5,089)	\$ (11,244)	\$ (27,654)	\$ (23,644)		

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Segment Information	3 Months Ended		6 Months Ended		12 Months Ended	
- Reconciliation between Reportable Segment Adjusted EBITDA to Consolidated Net Loss from Coninuing Operations (Details) - USD (\$)	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022
\$ in Thousands						

Adjusted EBITDA by Segment

Total	\$ (7,541)	\$ (10,319)	\$ (39,694)	\$ (26,620)		
Interest expense on corporate debt	(1,549)	(1,527)	(2,940)	(2,867)		
Interest income on cash and cash equivalents	1,182	2,594	2,187	5,019		
Provision for income taxes	167	(286)	(269)	(337)	\$ (123)	\$ 19,680
Depreciation and amortization	(7,232)	(7,190)	(14,858)	(14,422)		
Stock compensation expense	(2,446)	(1,669)	(3,770)	(3,348)		
Gain on debt extinguishment		10,931		19,640		
Severance	(1,685)		(1,685)			
Impairment charges			(2,752)			
Net loss from continuing operations	(19,104)	(7,466)	(63,781)	(22,935)		
Corporate						
Adjusted EBITDA by Segment						
Total	(5,089)	(11,244)	(27,654)	(23,644)		
Interest expense on corporate debt	(920)	(1,091)	(1,840)	(2,234)		
Gain on debt extinguishment		10,931		19,640		
UACC Operating Segments						
Adjusted EBITDA by Segment						
Total	(2,824)	291	(12,970)	(4,177)		
Interest expense on corporate debt	(629)	(436)	(1,100)	(633)		
Depreciation and amortization	(5,630)	(5,582)	(11,651)	(11,209)		

Impairment charges

(2,752)

CarStory | Operating Segments

Adjusted EBITDA by Segment

Total	372	634	930	1,201							
Depreciation and amortization	\$ (1,602)	\$ (1,608)	\$ (3,207)	\$ (3,213)							
XML 93 R76.htm IDEA: XBRL DOCUMENT											
Income Taxes - Additional Information (Details) - USD (\$)	3 Months Ended				6 Months Ended						
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023						
Income Taxes [Line Items]											
Effective tax rate from continuing operations	0.87%	(3.98%)	(0.42%)	(1.49%)							
Uncertain tax positions	\$ 0		\$ 0		\$ 0						
Interest accrued in relation to uncertain tax positions	\$ 0		\$ 0		\$ 0						
XML 94 R77.htm IDEA: XBRL DOCUMENT											
Net Loss Per Share - Summary of Computation of Basic and Diluted Net Loss Per Share (Details) - USD (\$)	3 Months Ended				6 Months Ended		12 Months Ended				
\$ / shares in Units, \$ in Thousands	Jun. 30, 2024	Mar. 31, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022			
Earnings Per Share [Abstract]											
Net loss from continuing operations	\$ (19,104)		\$ (7,466)		\$ (63,781)	\$ (22,935)					
Net loss from discontinued operations	(2,084)		(58,573)		(25,025)	(117,844)					
Net loss	\$ (21,188)	\$ (67,617)	\$ (66,039)	\$ (74,741)	\$ (88,806)	\$ (140,779)	\$ (364,611)	\$ (450,464)			
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic	1,800,486		1,739,336		1,797,394	1,735,486	1,743,128	1,723,843			
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, diluted	1,800,486		1,739,336		1,797,394	1,735,486	1,743,128	1,723,843			
Net loss per share attributable to common stockholders, continuing operations, basic	\$ (10.61)		\$ (4.29)		\$ (35.49)	\$ (13.22)	\$ (48.52)	\$ 69.95			
Net loss per share attributable to common stockholders, continuing operations, diluted	(10.61)		(4.29)		(35.49)	(13.22)	(48.52)	69.95			
Net loss per share attributable to common stockholders, Discontinued operations, basic	(1.16)		(33.68)		(13.92)	(67.9)	(160.65)	(331.26)			
Net loss per share attributable to common stockholders, Discontinued operations, diluted	(1.16)		(33.68)		(13.92)	(67.9)	(160.65)	(331.26)			
Total net loss per share attributable to common stockholders, basic	(11.77)		(37.97)		(49.41)	(81.12)	(209.17)	(261.31)			
Total net loss per share attributable to common stockholders, diluted	\$ (11.77)		\$ (37.97)		\$ (49.41)	\$ (81.12)	\$ (209.17)	\$ (261.31)			
XML 95 R78.htm IDEA: XBRL DOCUMENT											
Net Loss Per Share - Summary of Calculation of Diluted Shares Outstanding (Details) - shares	6 Months Ended										
	Jun. 30, 2024	Jun. 30, 2023									
Potentially dilutive shares not included in calculation of diluted shares outstanding	225,479	284,388									
Employee Stock Option											
Potentially dilutive shares not included in calculation of diluted shares outstanding	25,911	32,040									
Restricted Stock Units											
Potentially dilutive shares not included in calculation of diluted shares outstanding	134,738	178,145									
Convertible Senior Notes											
Potentially dilutive shares not included in calculation of diluted shares outstanding	64,830	74,203									
XML 96 R79.htm IDEA: XBRL DOCUMENT											
Revised Consolidated Financial Statements Information - Additional Information (Details) - USD (\$)	12 Months Ended										
\$ in Thousands					Dec. 31, 2023 Dec. 31, 2022						
Error Corrections and Prior Period Adjustments Restatement [Line Items]											
Other current liabilities					\$ 0						
Accounts payable					0						
Error Correction, Adjustment											
Error Corrections and Prior Period Adjustments Restatement [Line Items]											
Other current liabilities					\$ 1,400						
Accounts payable					4,100						
Operating expenses					\$ 5,500	\$ 4,600					
XML 97 R80.htm IDEA: XBRL DOCUMENT											
Revised Consolidated Financial Statements Information - Consolidated Results of Operations (Details) - USD (\$)	3 Months Ended				6 Months Ended		12 Months Ended				
\$ / shares in Units, \$ in Thousands	Jun. 30, 2024	Mar. 31, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023	Dec. 31, 2022			
Error Corrections and Prior Period Adjustments Restatement [Line Items]											
Selling, general and administrative expenses							\$ 0				
Depreciation and amortization	\$ 7,232		\$ 7,190		\$ 14,858	\$ 14,422					
Impairment charges					2,752						
Loss from operations							0				
Gain on debt extinguishment											
Interest expense	14,981		9,639		29,321	17,083					
Interest income	51,862		46,995		102,939	81,363					
Interest income							178,482	\$ 91,671			
Total interest expense							17,083	9,508			
Net interest income	36,881		37,356		73,618	64,280	136,589	82,163			
Realized (gain) on sale of finance receivables											
Realized and unrealized losses, net of recoveries	18,729		23,187		49,548	38,915	122,541	(54,761)			
Net Interest Income After Losses and Recoveries	18,152		14,169		24,070	25,365	14,048	71,883			
Total noninterest (loss) income	9,019		20,528		7,159	41,128	75,126	208,983			
Total expenses	46,442		41,877		94,741	89,091	173,629	179,965			
Loss from continuing operations before provision for income taxes	(19,271)		(7,180)		(63,512)	(22,598)	(84,455)	100,901			
Provision (benefit) for income taxes	(167)		286		269	337	123	(19,680)			
Net loss					(63,781)	(22,935)					
Net loss from continuing operations							(84,578)	120,581			
Net loss from discontinued operations							(117,844)	(571,045)			
Net loss	\$ (21,188)	\$ (67,617)	\$ (66,039)	\$ (74,741)	\$ (88,806)	\$ (140,779)	\$ (364,611)	\$ (450,464)			
Net loss per share attributable to common stockholders, continuing operations, basic	\$ (10.61)		\$ (4.29)		\$ (35.49)	\$ (13.22)	\$ (48.52)	\$ 69.95			
Net loss per share attributable to common stockholders, continuing operations, diluted	(10.61)		(4.29)		(35.49)	(13.22)	(48.52)	69.95			
Net loss per share attributable to common stockholders, Discontinued operations, basic	(1.16)		(33.68)		(13.92)	(67.9)	(160.65)	(331.26)			

Net loss per share attributable to common stockholders, Discontinued operations, diluted	(1.16)	(33.68)	(13.92)	(67.9)	(160.65)	(331.26)
Total net loss per share attributable to common stockholders, basic	(11.77)	(37.97)	(49.41)	(81.12)	(209.17)	(261.31)
Total net loss per share attributable to common stockholders, diluted	\$ (11.77)	\$ (37.97)	\$ (49.41)	\$ (81.12)	\$ (209.17)	\$ (261.31)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic	1,800,486	1,739,336	1,797,394	1,735,486	1,743,128	1,723,843
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, diluted	1,800,486	1,739,336	1,797,394	1,735,486	1,743,128	1,723,843
As Reported						
Error Corrections and Prior Period Adjustments Restatement [Line Items]						
Total revenue		\$ 225,178		\$ 421,645	\$ 893,203	\$ 1,948,901
Cost of sales		179,177		336,839	731,256	1,704,114
Total gross profit		46,001		84,806	161,947	244,787
Selling, general and administrative expenses		86,955		183,492	340,657	566,387
Depreciation and amortization		10,304		20,835	42,769	38,290
Impairment charges		1,353		1,353	48,748	211,873
Loss from operations		(52,611)		(120,874)	(270,227)	(571,763)
Gain on debt extinguishment		(10,931)		(19,640)	(37,878)	(164,684)
Interest expense		8,938		18,857	45,445	40,693
Interest income		4,921		10,863	21,158	19,363
Other loss (income), net		20,236		31,476	108,289	43,181
Loss from continuing operations before provision for income taxes		(65,933)		(140,704)	(364,925)	(471,590)
Provision (benefit) for income taxes		385		658	615	(19,680)
Net loss		\$ (66,318)		\$ (141,362)	\$ (365,540)	\$ (451,910)
Total net loss per share attributable to common stockholders, basic		\$ (38.13)		\$ (81.45)	\$ (209.7)	\$ (262.15)
Total net loss per share attributable to common stockholders, diluted		\$ (38.13)		\$ (81.45)	\$ (209.7)	\$ (262.15)
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, basic		1,739,336		1,735,486	1,743,128	1,723,843
Weighted-average number of shares outstanding used to compute net loss per share attributable to common stockholders, diluted		1,739,336		1,735,486	1,743,128	1,723,843
Adjustments						
Error Corrections and Prior Period Adjustments Restatement [Line Items]						
Selling, general and administrative expenses		\$ (280)		\$ (583)	\$ (929)	\$ (1,447)
Loss from operations		280		583	929	1,447
Loss from continuing operations before provision for income taxes		280		583	929	1,447
Net loss		280		583	929	1,447
Presentation Reclasses						
Error Corrections and Prior Period Adjustments Restatement [Line Items]						
Total revenue		(53,869)		(96,896)	(205,988)	(174,631)
Cost of sales		(9,845)		(17,950)	(39,219)	(17,774)
Total gross profit		(44,024)		(78,946)	(166,769)	(156,857)
Selling, general and administrative expenses		(32,117)		(70,682)	(133,751)	(139,955)
Depreciation and amortization		(7,190)		(14,422)	(29,113)	(27,070)
Loss from operations		(4,717)		6,158	(3,905)	10,168
Gain on debt extinguishment		10,931		19,640	37,878	164,684
Interest expense		(5,186)		(9,624)	(25,889)	(13,862)
Interest income		2,593		5,018	7,940	3,429
Other loss (income), net		(20,236)		(31,476)	(108,289)	(43,181)
Interest income		46,995		81,363	178,482	91,671
Total interest expense		9,639		17,083	41,893	9,508
Net interest income		37,356		64,280	136,589	82,163
Realized (gain) on sale of finance receivables						(44,481)
Realized and unrealized losses, net of recoveries		23,187		38,915	122,541	(54,761)
Net Interest Income After Losses and Recoveries		14,169		25,365	14,048	71,883
Total noninterest (loss) income		20,528		41,128	75,126	208,983
Total expenses		41,877		89,091	173,629	179,965
Loss from continuing operations before provision for income taxes		(7,180)		(22,598)	(84,455)	100,901
Discontinued Operations						
Error Corrections and Prior Period Adjustments Restatement [Line Items]						
Total revenue		(171,308)		(324,748)	(687,215)	(1,774,270)
Cost of sales		(169,332)		(318,889)	(692,037)	(1,686,340)
Total gross profit		(1,976)		(5,859)	4,822	(87,930)
Selling, general and administrative expenses		54,558		112,227	205,977	424,985
Depreciation and amortization		3,114		6,413	13,656	11,220
Impairment charges		(1,353)		(1,353)	(48,748)	(211,873)
Loss from operations		57,049		114,134	273,203	560,148
Interest expense		(3,752)		(9,233)	(19,556)	(26,831)
Interest income		2,328		5,845	13,218	15,934
Loss from continuing operations before provision for income taxes		58,473		117,522	279,541	\$ 571,045
Provision (benefit) for income taxes		\$ (99)		\$ (321)	\$ (492)	
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Revised Consolidated Financial Statements						
Information - Consolidated Balance Sheets (Details) - USD (\$)			Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Jun. 30, 2023
\$ in Thousands					Mar. 31, 2023	Dec. 31, 2022
Current Assets:						
Cash and cash equivalents		\$ 63,393			\$ 135,585	\$ 398,915
Restricted cash		48,205			73,234	73,095
Accounts receivable, net of allowance						0
Finance receivables at fair value		466,905			348,670	
Finance receivables held for sale, net		413,670			503,546	321,626
Beneficial interests in securitizations						20,592
Prepaid expenses and other current assets						0
Assets, Current, Total						814,228
Finance receivables at fair value					348,670	153,174
Property and equipment, net		2,219			4,982	4,466
Intangible assets, net		118,381			131,892	158,910
Operating lease right-of-use assets		8,918			7,063	2,553
Interest Receivable					14,484	7,242
Other assets		33,908			59,429	46,212
Assets from discontinued operations		10,137			196,537	432,242
Total assets		1,180,709			1,475,422	1,619,027
Current Liabilities:						
Accounts payable						0
Accrued expenses						0
Warehouse credit facilities of consolidated VIEs					421,268	229,518

Operating lease liabilities, current			0
Other current liabilities			0
Liabilities, Current, Total			229,518
Long-term debt (including securitization debt of consolidated VIEs of \$272.4 million at amortized cost and \$199.8 million at fair value as of June 30, 2024 and \$314.1 million at fair value as of December 31, 2023)	794,734	626,583	449,393
Operating lease liabilities, excluding current portion		10,459	5,231
Other long-term liabilities		61,321	71,229
Liabilities from discontinued operations	8,881	228,120	383,823
Total liabilities	1,137,567	1,347,751	1,139,194
Commitments and Contingencies			
Stockholders' equity:			
Common stock, \$0.001 par value; 500,000,000 shares authorized as of June 30, 2024 and December 31, 2023; 1,806,777 and 1,791,286 shares issued and outstanding as of June 30, 2024 and December 31, 2023, respectively	2	2	2
Additional paid-in-capital	2,092,657	2,088,381	2,075,931
Accumulated deficit	(2,049,517)	(1,960,712)	(1,596,100)
Total stockholders' equity	43,142	\$ 61,487	\$ 343,410
		\$ 407,133	\$ 479,833
Total liabilities and stockholders' equity	\$ 1,180,709	1,475,422	1,619,027
As Reported			
Current Assets:			
Cash and cash equivalents		135,585	398,915
Restricted cash		73,234	73,095
Accounts receivable, net of allowance		9,139	13,967
Finance receivables at fair value		12,501	12,939
Finance receivables held for sale, net		503,546	321,626
Inventory		163,250	320,648
Beneficial interests in securitizations		4,485	20,592
Prepaid expenses and other current assets		50,899	58,327
Assets, Current, Total		952,639	1,220,109
Finance receivables at fair value		336,169	140,235
Property and equipment, net		24,132	50,201
Intangible assets, net		131,892	158,910
Operating lease right-of-use assets		7,063	23,568
Other assets		23,527	26,004
Total assets		1,475,422	1,619,027
Current Liabilities:			
Accounts payable		26,762	34,702
Accrued expenses		52,452	76,795
Vehicle floorplan		151,178	276,988
Warehouse credit facilities of consolidated VIEs		421,268	229,518
Current portion of long term debt		172,410	47,239
Deferred revenue		14,025	10,655
Operating lease liabilities, current		8,737	9,730
Other current liabilities		9,974	17,693
Liabilities, Current, Total		856,806	703,320
Long-term debt (including securitization debt of consolidated VIEs of \$272.4 million at amortized cost and \$199.8 million at fair value as of June 30, 2024 and \$314.1 million at fair value as of December 31, 2023)		454,173	402,154
Operating lease liabilities, excluding current portion		25,183	20,129
Other long-term liabilities		17,109	18,183
Total liabilities		1,353,271	1,143,786
Commitments and Contingencies			
Stockholders' equity:			
Common stock, \$0.001 par value; 500,000,000 shares authorized as of June 30, 2024 and December 31, 2023; 1,806,777 and 1,791,286 shares issued and outstanding as of June 30, 2024 and December 31, 2023, respectively		2	2
Additional paid-in-capital		2,088,381	2,075,931
Accumulated deficit		(1,966,232)	(1,600,692)
Total stockholders' equity		122,151	475,241
Total liabilities and stockholders' equity		1,475,422	1,619,027
Adjustments			
Current Liabilities:			
Accounts payable		(4,138)	(3,310)
Other current liabilities		(1,382)	(1,283)
Liabilities, Current, Total		(5,520)	(4,592)
Total liabilities		(5,520)	(4,592)
Commitments and Contingencies			
Stockholders' equity:			
Accumulated deficit		5,520	4,592
Total stockholders' equity		5,520	4,592
Presentation Reclasses			
Current Assets:			
Accounts receivable, net of allowance		(4,726)	(921)
Finance receivables at fair value		(12,501)	(12,939)
Beneficial interests in securitizations		(4,485)	
Prepaid expenses and other current assets		(42,081)	(29,775)
Assets, Current, Total		(63,793)	(43,635)
Finance receivables at fair value		12,501	12,939
Interest Receivable		14,484	7,242
Other assets		36,808	23,454
Current Liabilities:			
Accounts payable		(16,185)	(16,869)
Accrued expenses		(25,319)	(29,733)
Current portion of long term debt		(172,410)	(47,239)
Operating lease liabilities, current		(2,632)	(2,378)
Other current liabilities		(2,708)	(6,444)
Liabilities, Current, Total		(219,254)	(102,663)
Long-term debt (including securitization debt of consolidated VIEs of \$272.4 million at amortized cost and \$199.8 million at fair value as of June 30, 2024 and \$314.1 million at fair value as of December 31, 2023)		172,410	47,239
Operating lease liabilities, excluding current portion		2,632	2,378
Other long-term liabilities		44,212	53,046
Commitments and Contingencies			
Discontinued Operations			
Current Assets:			
Accounts receivable, net of allowance		4,413	13,046
Inventory		163,250	320,648
Prepaid expenses and other current assets		8,818	28,552
Assets, Current, Total		176,481	362,246
Property and equipment, net		19,150	45,735
Operating lease right-of-use assets			21,015


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[illegible]

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Examples include taxes, interest, rent and utilities. 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As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method." } } } }, "auth_ref": { "r2", "r424", "r431", "r363" } } }, "vmr_AmortizationOfUnearnedDiscountsOnFinanceReceivablesAtFairValue": { "xbrltype": "monetaryItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "AmortizationOfUnearnedDiscountsOnFinanceReceivablesAtFairValue", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows": { "lang": { "en-us": { "role": { "documentation": "Amortization of unearned discounts on finance receivables at fair value", "label": "Amortization Of Unearned Discounts On Finance Receivables At Fair Value", "terseLabel": "Amortization of unearned discounts on finance receivables at fair value" } } } }, "auth_ref": { "r308" } } }, "us_gaap_AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AntidilutiveSecuritiesExcludedFromComputationOfEarningsPerShareAmount", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureNetLossPerShareSummaryOfCalculationOfDilutedSharesOutstandingDetails": { "lang": { "en-us": { "role": { "label": "Potentially dilutive shares not included in calculation of diluted shares outstanding", "label": "Antidilutive Securities Excluded from Computation of Earnings Per Share Amount", "documentation": "Securities (including those issuable pursuant to contingent stock agreements) that could potentially dilute basic earnings per share (EPS) or earnings per unit (EPU) in the future that were not included in the computation of diluted EPS or EPU because to do so would increase EPS or EPU amounts or decrease loss per share or unit amounts for the period presented." } } } }, "auth_ref": { "r308" } } }, "us_gaap_AssetBackedSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetBackedSecuritiesMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureVariableInterestEntitiesAndSecuritizationsAdditionalInformationDetails": { "lang": { "en-us": { "role": { "label": "Asset backed Securities", "label": "Asset Backed Securities[Member]", "documentation": "Securities that are primarily serviced by the cash flows of a discrete pool of receivables or other financial assets for example, but not limited to, credit card receivables, car loans, recreational vehicle loans, and mobile home loans." } } } }, "auth_ref": { "r978", "r1004", "r1173", "r1174", "r1175" } } }, "us_gaap_AssetImpairmentCharges": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "AssetImpairmentCharges", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedResultsOfOperationsDetails": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSegmentInformationReconciliationBetweenReportableSegmentAdjustedEbitdaToConsolidatedNetLossFromContinuingOperationsDetails": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosurePropertyAndEquipmentNotAdditionalInformationDetails": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSegmentInformationSummaryOfReportableSegmentsDetails": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfOperations": { "lang": { "en-us": { "role": { "label": "Asset Impairment Charges, Total", "label": "Asset Impairment Charges", "terseLabel": "Impairment charges", "verboseLabel": "Impairment charges incurred", "negatedLabel": "Impairment charges", "documentation": "Amount of write-down of assets recognized in the income statement. 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Such costs include finder's fees, advisory, legal, accounting, valuation, and other professional or consulting fees; general administrative costs, including the costs of maintaining an internal acquisitions department; and may include costs of registering and issuing debt and equity securities." } } } }, { "auth_ref": { "r63" } }, { "us-gaap-BusinessCombinationConsiderationTransferred1": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationConsiderationTransferred1", "order": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionAdditionalInformationDetails", "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionSummaryOfFairValueOfConsiderationTransferredDetails", { "lang": { "en-us": { "role": { "totalLabel": "Total", "label": "Fair value of consideration transferred", "verboseLabel": "Business acquisition, purchase price", "terseLabel": "Business acquisition, purchase price", "documentation": "Amount of consideration transferred, consisting of acquisition date fair value of assets transferred by the acquirer, liabilities incurred by the acquirer, and equity interest issued by the acquirer." } } } }, { "auth_ref": { "r0", "r1", "r12" } }, { "us-gaap-BusinessCombinationConsiderationTransferredEquityInterestsIssuedAndIssuable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationConsiderationTransferredEquityInterestsIssuedAndIssuable", "order": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionSummaryOfFairValueOfConsiderationTransferredDetails", { "lang": { "en-us": { "role": { "label": "Business Combination, Consideration Transferred, Equity Interests Issued and Issuable", "verboseLabel": "Common stock issued", "documentation": "Amount of equity interests of the acquirer including instruments or interests issued or issuable in consideration for the business combination." } } } }, { "auth_ref": { "r0", "r1" } }, { "us-gaap-BusinessCombinationDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BusinessCombinationDisclosureTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisition", { "lang": { "en-us": { "role": { "label": "Business Combination Disclosure [Text Block]", "terseLabel": "Acquisition", "documentation": "The entire disclosure for a business combination (or series of individually immaterial business combinations) completed during the period, including background, timing, and recognized assets and liabilities. The disclosure may include leverage buyout transactions (as applicable)." } } } }, { "auth_ref": { "r179", "r629" } }, { "vrm-BusinessCombinationMeasurementPeriod": { "xbrltype": "durationItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "BusinessCombinationMeasurementPeriod",

[illegible]

"Fair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } }], "auth ref": { "r1259", "r1260" } }, "us-gaap-CashAndCashEquivalentsRestrictedCashAndCashEquivalentsPolicy" { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsRestrictedCashAndCashEquivalentsPolicy", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSummaryOfSignificantAccountingPoliciesPolicies" } }, "lang": { "en-us" }, "role": { "terseLabel": "Restricted Cash", "label": "Cash and Cash Equivalents, Restricted Cash and Cash Equivalents, Policy [Policy Text Block]", "documentation": "Entity's cash and cash equivalents accounting policy with respect to restricted balances. Restrictions may include legally restricted deposits held as compensating balances against short-term borrowing arrangements, contracts entered into with others, or company statements of intention with regard to particular deposits; however, time deposits and short-term certificates of deposit are not generally included in legally restricted deposits." } }], "auth ref": { "r29", "r187" } }, "us-gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations", "presentation": { "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsIncludingDisposalGroupAndDiscontinuedOperations", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "periodEndLabel": "Cash, cash equivalents and restricted cash at the end of period", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations", "totalLabel": "Cash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents, Including Disposal Group and Discontinued Operations, Total", "periodStartLabel": "Cash, cash equivalents and restricted cash at the beginning of period", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage, including, but not limited to, disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } }], "auth ref": { "r28", "r152", "r271" } }, "us-gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect", "totalLabel": "Net decrease in cash, cash equivalents and restricted cash", "documentation": "Amount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage, including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } }], "auth ref": { "r2", "r152" } }, "us-gaap-CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract" { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "terseLabel": "Supplemental disclosure of non-cash investing and financing activities", "label": "Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract]" } }], "auth ref": { } }, "us-gaap-CashProvidedByUsedInFinancingActivitiesDiscontinuedOperations" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashProvidedByUsedInFinancingActivitiesDiscontinuedOperations", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "label": "Cash Provided by (Used in) Financing Activities, Discontinued Operations", "terseLabel": "Net cash used in financing activities from discontinued operations", "documentation": "Amount of cash inflow (outflow) of financing activities of discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit." } }], "auth ref": { "r152" } }, "us-gaap-CashProvidedByUsedInInvestingActivitiesDiscontinuedOperations" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashProvidedByUsedInInvestingActivitiesDiscontinuedOperations", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "label": "Cash Provided by (Used in) Investing Activities, Discontinued Operations", "terseLabel": "Net cash provided by (used in) investing activities from discontinued operations", "documentation": "Amount of cash inflow (outflow) of investing activities of discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets." } }], "auth ref": { "r106", "r152" } }, "us-gaap-CashProvidedByUsedInOperatingActivitiesDiscontinuedOperations" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashProvidedByUsedInOperatingActivitiesDiscontinuedOperations", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } }, "lang": { "en-us" }, "role": { "label": "Cash Provided by (Used in) Operating Activities, Discontinued Operations", "terseLabel": "Net cash provided by operating activities from discontinued operations", "documentation": "Amount of cash inflow (outflow) of operating activities of discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities." } }], "auth ref": { "r106", "r152" } }, "vrm-CertificatesMember" { "xbrltype": "domainItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "CertificatesMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureVariableInterestEntitiesAndSecuritizedSummaryOfUnconsolidatedVariableInterestEntityDetails" } }, "lang": { "en-us" }, "role": { "terseLabel": "Certificates", "label": "Certificates [Member]", "documentation": "Certificates." } }], "auth ref": { } }, "us-gaap-ChangeInAccountingPrincipleAccountingStandardsUpdateAdopted" { "xbrltype": "booleanItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ChangeInAccountingPrincipleAccountingStandardsUpdateAdopted", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails" 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"role": { "label": "Change in Accounting Principle, Accounting Standards Update, Early Adoption [true false]", "terseLabel": "Change in accounting principle, accounting standards update, early adoption", "documentation": "Indicates (true false) whether accounting standards update was early adopted." } }], "auth ref": { "r226", "r281", "r350", "r386", "r389", "r396", "r437", "r447", "r608", "r618", "r632", "r635", "r649", "r662", "r665", "r694", "r695", "r769", "r816", "r817" } }, "us-gaap-ChangeInAccountingPrincipleAccountingStandardsUpdateImmaterialEffect" { "xbrltype": "booleanItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ChangeInAccountingPrincipleAccountingStandardsUpdateImmaterialEffect", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "label": "Change in Accounting Principle, Accounting Standards Update, Immaterial Effect [true false]", "terseLabel": "Change in accounting principle, accounting standards update, immaterial effect [true false]", "documentation": "Indicates (true false) whether effect from applying amendment to accounting standards is immaterial." } }], "auth ref": { "r282", "r297", "r391" } }, "ecd-ChangedPeerGroupFnTextBlock" { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChangedPeerGroupFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } }, "lang": { "en-us" }, "role": { "label": "Changed Peer Group, Footnote [Text Block]", "terseLabel": "Changed Peer Group, Footnote" } } }, "auth ref": { "r1070" } }, "srt-ChiefExecutiveOfficerMember" { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ChiefExecutiveOfficerMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureStockbasedCompensationAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "label": "Chief Executive Officer [Member]", "terseLabel": "CEO" } } }, "auth ref": { "r1165" } }, "ecd-ChngInFrValAsOfVstngDtOPrrYrEqtyAwrdVstInCvrdYrMember" { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValAsOfVstngDtOPrrYrEqtyAwrdVstInCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } }, "lang": { "en-us" }, "role": { "label": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member]", "terseLabel": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year" } } }, "auth ref": { "r1067" } }, "ecd-ChngInFrValOfOutsdngAndUnvstdEqtyAwrdGrntdInPrYrsMember" { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfOutsdngAndUnvstdEqtyAwrdGrntdInPrYrsMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } }, "lang": { "en-us" }, "role": { "label": "Year over Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member]", "terseLabel": "Year over Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested" } } }, "auth ref": { "r1065" } }, "dei-CityAreaCode" { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CityAreaCode", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DocumentDocumentAndEntityInformation" } }, "lang": { "en-us" }, "role": { "terseLabel": "City Area Code", "label": "City Area Code", "documentation": "Area code of city." } }], "auth ref": { } }, "vrm-CivilPenaltiesMember" { "xbrltype": "domainItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "CivilPenaltiesMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureCommitmentsAndContingenciesAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "terseLabel": "Civil Penalties", "label": "Civil Penalties 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Examples include, but are not limited to, common stock, redeemable preferred stock, nonredeemable preferred stock, and convertible stock." } }], "auth ref": { "r220", "r251", "r252", "r253", "r275", "r302", "r303", "r305", "r307", "r314", "r315", "r384", "r470", "r473", "r474", "r475", "r479", "r480", "r513", "r514", "r517", "r520", "r527", "r606", "r831", "r832", "r833", "r834", "r841", "r842", "r843", "r844", "r845", "r846", "r847", "r848", "r849", "r850", "r851", "r852", "r866", "r888", "r909", "r930", "r931", "r932", "r933", "r934", "r1110", "r1145", "r1155" } }, "us-gaap-ClassOfStockLineItems" { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockLineItems", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosurePreferredStockAndStockholdersEquityAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "label": "Class of Stock [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } }], "auth ref": { "r251", "r252", "r253", "r314", "r513", "r514", "r515", "r517", "r520", "r525", "r527", "r831", "r832", "r833", "r834", "r970", "r1110", "r1145" } }, "vrm-CloudComputingArrangementsMember" { "xbrltype": "domainItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "CloudComputingArrangementsMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosurePropertyAndEquipmentNetAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "label": "Cloud computing arrangements", "label": "Cloud Computing Arrangements [Member]", "terseLabel": "Cloud Computing Arrangements" } } }, "auth ref": { } }, "ecd-CoSelectedMeasureAmt" { "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } }, "lang": { "en-us" }, "role": { "label": "Company Selected Measure Amount", "terseLabel": "Company Selected Measure Amount" } } }, "auth ref": { "r1071" } }, "ecd-CoSelectedMeasureName" { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureName", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } }, "lang": { "en-us" }, "role": { "label": "Company Selected Measure Name", "terseLabel": "Company Selected Measure Name" } } }, "auth ref": { "r1071" } }, "vrm-CollateralizedFinanceReceivables" { "xbrltype": "monetaryItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "CollateralizedFinanceReceivables", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureVariableInterestEntitiesAndSecuritizedAdditionalInformationDetails" } }, "lang": { "en-us" }, "role": { "documentation": "Collateralized finance receivables", "label": "Collateralized Finance Receivables", "terseLabel": "Collateralized finance receivable" } } }, "auth ref": { } }, "us-gaap-CommercialPaperMember" { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialPaperMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureFinancialInstrumentsAndFairValueMeasurementsScheduleOffFinancialAssetsAndLiabilitiesMeasuredAtFairValueOnRecurringBas" } }, "lang": { "en-us" }, "role": { "label": "Commercial Paper [Member]", "terseLabel": "Commercial Paper", "documentation": "Unsecured promissory note (generally negotiable) that provides institutions with short-term funds." } } }, "auth ref": { "r167", "r468", "r1015", "r1016", "r1017", "r1018" } }, "us-gaap-CommitmentsAndContingencies" { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingencies", "crdr": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" } }, "lang": { "en-us" }, "role": { "label": "Commitments and Contingencies", "terseLabel": "Commitments and Contingencies (Note 11)", "documentation": "Represents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur." } } }, "auth ref": { "r122", "r194", "r780", "r865" } }, "us-gaap-CommitmentsAndContingenciesDisclosureAbstract" { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingenciesDisclosureAbstract", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" } }, "lang": { "en-us" }, "role": { "label": "Commitments and Contingencies Disclosure [Abstract]" } } }, "auth ref": { } }, "us-gaap-CommitmentsAndContingenciesDisclosureTextBlock" { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingenciesDisclosureTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureCommitmentsAndContingencies" } }, "lang": { "en-us" }, "role": { "terseLabel": "Commitments and Contingencies", "label": "Commitments and Contingencies, Policy [Policy Text Block]" } } }

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Examples include, but are not limited to, desks, chairs, tables, and bookcases." } } }, "auth-ref": { } }, "us-gaap-GainLossOnInvestments": { "xbrlytype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnInvestments", "crdr": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedResultsOfOperationsDetails" } } }, "us-gaap-GainLossOnInvestments": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesScheduleOfCompanyRecognizedRevenueAndExpenseAssociatedWithCfesInCondensedConsolidatedFinancialStatements" } } }, "us-gaap-GainLossOnInvestments": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/Role- DisclosureSegmentInformationSummaryOfReportableSegmentsDetails" } } }, "us-gaap-GainLossOnInvestments": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfOperations" } } }, "lang": { "en-us": { "role": { "label": "Gain (Loss) on Investments, Total", "label": "Gain (Loss) on Investments", "terseLabel": "Realized and unrealized losses, net of recoveries", "negatedLabel": "Realized and unrealized losses, net of recoveries", "documentation": "Amount of realized and unrealized gain (loss) on investment." } } }, "auth-ref": "r145", "r147", "r109" } } }, "us-gaap-GainLossOnSaleOfNotesReceivable": { "xbrlytype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainLossOnSaleOfNotesReceivable", "crdr": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedResultsOfOperationsDetails" } } }, "lang": { "en-us": { "role": { "label": "Gain (Loss) on Sale of Financing Receivable", "terseLabel": "Realized (gain) on sale of finance receivables", "documentation": "Amount of gain (loss) on sale of financing receivable." } } }, "auth-ref": "r742" } } }, "us-gaap-GainsLossesOnExtinguishmentOfDebt": { "xbrlytype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "GainsLossesOnExtinguishmentOfDebt", "crdr": "credit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtAdditionalInformationDetails" } } }, "us-gaap-GainsLossesOnExtinguishmentOfDebt": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfOperations" } } }, "us-gaap-GainsLossesOnExtinguishmentOfDebt": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/Role- DisclosureSegmentInformationReconciliationBetweenReportableSegmentAdjustedEbitdaToConsolidatedNetLossFromContinuingOperationsDetails" } } }, "us-gaap-GainsLossesOnExtinguishmentOfDebt": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows" } } }, "us-gaap-GainsLossesOnExtinguishmentOfDebt": { "xbrlytype": "monetaryItem", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfOperations" } } }, "lang": { "en-us": { "role": { "label": "Gain on debt extinguishment", "terseLabel": "Gain on debt extinguishment", "label": "Gain (Loss) on Extinguishment of Debt", "totalLabel": "Gain (Loss) on Extinguishment of Debt, Total", "documentation": "Difference between the fair value of payments made and the carrying amount of debt which is extinguished prior to maturity." } } }, "auth-ref": "r7", "r52", "r53" } } }, "us-gaap-Goodwill": { "xbrlytype": "monetaryItem", "nsuri": "http://fasb.org/us-gaap/

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"http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtAdditionalInformationDetails" | "lang": "en-us" | "role": "terseLabel": "Junior subordinated debentures" | "label": "Junior Subordinated Debenture Owed to Unconsolidated Subsidiary Trust, Noncurrent" | "documentation": "The noncurrent portion of the carrying value of junior subordinated long-term debt owed to unconsolidated subsidiary trusts as of the balance sheet date. Such debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets and was initially scheduled to be repaid after one year or beyond the normal operating cycle if longer." | "auth ref": "r19" | "r120" | "r193" | "us-gaap-JuniorSubordinatedDebtMember" | "xbrltype": "domainItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "JuniorSubordinatedDebtMember" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtAdditionalInformationDetails" | "http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtScheduleOfDebtInstrumentsDetails" | "lang": "en-us" | "role": "terseLabel": "Junior Subordinated Debentures" | "label": "Junior Subordinated Debt [Member]" | "documentation": "Borrowing that has a lower priority than senior instruments in event of liquidation of the entity's assets." | "auth ref": "us-gaap-LaborAndRelatedExpense" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LaborAndRelatedExpense" | "order": "debit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/Role-DisclosureSegmentInformationSummaryOfReportableSegmentsDetails" | "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfOperations" | "lang": "en-us" | "role": "label": "Labor and Related Expense" | "terseLabel": "Compensation and benefits" | "documentation": "Amount of expense for salary, wage, profit sharing, incentive and equity-based compensation; and other employee benefit." | "auth ref": "r1138" | "us-gaap-LeaseCostTableTextBlock" | "xbrltype": "textBlockItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LeaseCostTableTextBlock" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureLeasesTables" | "lang": "en-us" | "role": "label": "Lease Cost [Table Text Block]" | "terseLabel": "Summary of Lease Costs and Activity" | "documentation": "Tabular disclosure of lessee's lease cost. Includes, but is not limited to, interest expense for finance lease, amortization of right-of-use asset for finance lease, operating lease cost, short-term lease cost, variable lease cost and sublease income." | "auth ref": "r1275" | "us-gaap-LeaseholdImprovementsMember" | "xbrltype": "domainItem" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LeaseholdImprovementsMember" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesScheduleOfEstimatedUsefulLivesOfAssetsDetails" | "http://www.vroom.com/20240630/taxonomy/role/Role-DisclosurePropertyAndEquipmentNotScheduleOfPropertyAndEquipmentNotDetails" | "lang": "en-us" | "role": "terseLabel": "Leasehold Improvements" | "label": "Leasehold Improvements [Member]" | "documentation": "Additions or improvements to assets held under a lease arrangement." | "auth ref": "r160" | "r715" | "us-gaap-LeasesAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LeasesAbstract" | "lang": "en-us" | "role": "label": "Leases [Abstract]" | "auth ref": "us-gaap-LesseeOperatingLeaseLiabilityMaturityTableTextBlock" | "xbrltype": "textBlockItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LesseeOperatingLeaseLiabilityMaturityTableTextBlock" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureLeasesTables" | "lang": "en-us" | "role": "label": "Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block]" | "terseLabel": "Summary of Maturity of Lease Liabilities on Undiscounted Cash Flow Basis and Reconciliation" | "documentation": "Tabular disclosure of undiscounted cash flows of lessee's operating lease liability. Includes, but is not limited to, reconciliation of undiscounted cash flows to operating lease liability recognized in statement of financial position." | "auth ref": "r1276" | "us-gaap-LesseeOperatingLeasesTextBlock" | "xbrltype": "textBlockItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LesseeOperatingLeasesTextBlock" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureLeases" | "lang": "en-us" | "role": "label": "Lessee, Operating Leases [Text Block]" | "terseLabel": "Leases" | "documentation": "The entire disclosure for operating leases of lessee. Includes, but is not limited to, description of operating lease and maturity analysis of operating lease liability." | "auth ref": "r711" | "us-gaap-Liabilities" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "Liabilities" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "http://www.vroom.com/20240630/taxonomy/role/DisclosureVariableInterestEntitiesAndSecuritizationsSummaryOfTotalAssetsAndTotalLiabilitiesAssociatedWithVariableInterestsInConsolidatedV" | "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedBalanceSheets" | "lang": "en-us" | "role": "totalLabel": "Total liabilities" | "label": "Liabilities" | "documentation": "Amount of liability recognized for present obligation requiring transfer or otherwise providing economic benefit to others." | "auth ref": "r19" | "r14" | "r115" | "r116" | "r120" | "r121" | "r122" | "r123" | "r275" | "r384" | "r470" | "r471" | "r473" | "r474" | "r475" | "r476" | "r477" | "r479" | "r480" | "r641" | "r644" | "r645" | "r696" | "r864" | "r948" | "r1022" | "r1213" | "r1280" | "r1281" | "us-gaap-LiabilitiesAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesAbstract" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureVariableInterestEntitiesAndSecuritizationsSummaryOfTotalAssetsAndTotalLiabilitiesAssociatedWithVariableInterestsInConsolidatedV" | "lang": "en-us" | "role": "label": "Liabilities [Abstract]" | "terseLabel": "Liabilities" | "label": "Liabilities" | "documentation": "LiabilitiesAndStockholdersEquity" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedBalanceSheets" | "lang": "en-us" | "role": "label": "Liabilities and Equity" | "totalLabel": "Total liabilities and stockholders' equity" | "documentation": "Amount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any." | "auth ref": "r130" | "r195" | "r783" | "r1003" | "r1147" | "r1180" | "r1271" | "us-gaap-LiabilitiesAndStockholdersEquityAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesAndStockholdersEquityAbstract" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedBalanceSheets" | "lang": "en-us" | "role": "label": "LIABILITIES, REDEEMABLE CONVERTIBLE PREFERRED STOCK AND STOCKHOLDERS' EQUITY (DEFICIT)" | "label": "LIABILITIES AND STOCKHOLDERS' EQUITY [Abstract]" | "verboseLabel": "LIABILITIES AND STOCKHOLDERS' EQUITY" | "auth ref": "us-gaap-LiabilitiesCurrent" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesCurrent" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "lang": "en-us" | "role": "totalLabel": "Liabilities, Current, Total" | "label": "Liabilities, Current" | "documentation": "Total obligations incurred as part of normal operations that are expected to be paid during the following twelve months or within one business cycle, if longer." | "auth ref": "r116" | "r240" | "r275" | "r384" | "r470" | "r471" | "r473" | "r474" | "r475" | "r476" | "r477" | "r479" | "r480" | "r641" | "r644" | "r645" | "r696" | "r1003" | "r1213" | "r1280" | "r1281" | "us-gaap-LiabilitiesCurrentAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesCurrentAbstract" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "lang": "en-us" | "role": "label": "Liabilities, Current [Abstract]" | "terseLabel": "Current Liabilities" | "label": "Liabilities, Current [Abstract]" | "documentation": "LiabilitiesFairValueDisclosure" | "order": "credit" | "presentation": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesFairValueDisclosure" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/Role-DisclosureFinancialInstrumentsAndFairValueMeasurementsScheduleOfFinancialAssetsAndLiabilitiesMeasuredAtFairValueOnRecurringBas" | "lang": "en-us" | "role": "verboseLabel": "Total financial liabilities" | "label": "Total financial liabilities" | "terseLabel": "Financial liabilities" | "totalLabel": "Total financial liabilities" | "documentation": "Fair value of financial and nonfinancial obligations." | "auth ref": "r673" | "r1259" | "us-gaap-LiabilitiesOfDisposalGroupIncludingDiscontinuedOperation" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesOfDisposalGroupIncludingDiscontinuedOperation" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureDiscontinuedOperationsScheduleOfCondensedConsolidatedBalanceSheetFromDiscontinuedOperationsDetails" | "http://www.vroom.com/20240630/taxonomy/role/DisclosureRevisedConsolidatedFinancialStatementsInformationConsolidatedBalanceSheetsDetails" | "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedBalanceSheets" | "lang": "en-us" | "role": "label": "Disposal Group, Including Discontinued Operation, Liabilities" | "totalLabel": "Liabilities from discontinued operations" | "terseLabel": "Liabilities from discontinued operations" | "documentation": "Amount classified as liabilities attributable to disposal group held for sale or disposed of." | "auth ref": "r3" | "r90" | "r107" | "r161" | "r237" | "r238" | "us-gaap-LiabilitiesOfDisposalGroupIncludingDiscontinuedOperationAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LiabilitiesOfDisposalGroupIncludingDiscontinuedOperationAbstract" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureDiscontinuedOperationsScheduleOfCondensedConsolidatedBalanceSheetFromDiscontinuedOperationsDetails" | "lang": "en-us" | "role": "label": "LIABILITIES" | "label": "Disposal Group, Including Discontinued Operation, Liabilities [Abstract]" | "auth ref": "us-gaap-LineOfCredit" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCredit" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "http://www.vroom.com/20240630/taxonomy/role/Role-DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails" | "lang": "en-us" | "role": "verboseLabel": "Outstanding balance" | "totalLabel": "Long-term Line of Credit, Total" | "terseLabel": "Warehouse credit facilities of consolidated VIEs" | "label": "Outstanding borrowings" | "documentation": "The carrying value as of the balance sheet date of the current and noncurrent portions of long-term obligations drawn from a line of credit, which is a bank's commitment to make loans up to a specific amount. Examples of items that might be included in the application of this element may consist of letters of credit, standby letters of credit, and revolving credit arrangements, under which borrowings can be made up to a maximum amount as of any point in time conditional on satisfaction of specified terms before, as of and after the date of drawdowns on the line. Includes short-term obligations that would normally be classified as current liabilities but for which (a) postbalance sheet date issuance of a long-term obligation to refinance the short-term obligation on a long-term basis, or (b) the enterprise has entered into a financing agreement that clearly permits the enterprise to refinance the short-term obligation on a long-term basis and the following conditions are met (1) the agreement does not expire within 1 year and is not cancelable by the lender except for violation of an objectively determinable provision, (2) no violation exists at the BS date, and (3) the lender has entered into the financing agreement is expected to be financially capable of honoring the agreement." | "auth ref": "r19" | "r193" | "r1293" | "us-gaap-LineOfCreditFacilityAbstract" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityAbstract" | "lang": "en-us" | "role": "label": "Line of Credit Facility [Abstract]" | "auth ref": "r11" | "us-gaap-LineOfCreditFacilityAxis" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityAxis" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Lender Name" | "label": "Lender Name [Axis]" | "documentation": "Information by name of lender, which may be a single entity (for example, but not limited to, a bank, pension fund, venture capital firm) or a group of entities that participate in the line of credit." | "auth ref": "r113" | "r119" | "r1146" | "r1210" | "r1211" | "us-gaap-LineOfCreditFacilityCurrentBorrowingCapacity" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityCurrentBorrowingCapacity" | "order": "credit" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/Role-DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails" | "lang": "en-us" | "role": "label": "Credit facility, outstanding borrowings" | "terseLabel": "Aggregate borrowing limit" | "label": "Line of credit facility, current borrowing capacity" | "documentation": "Amount of current borrowing capacity under the credit facility considering any current restrictions on the amount that could be borrowed (for example, borrowings may be limited by the amount of current assets), but without considering any amounts currently outstanding under the facility." | "auth ref": "r113" | "r119" | "us-gaap-LineOfCreditFacilityExpirationDate1" | "xbrltype": "dateItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityExpirationDate1" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Maturity Date" | "label": "Line of Credit Facility, Expiration Date" | "documentation": "Date the credit facility terminates in YYYY-MM-DD format." | "auth ref": "r113" | "r119" | "us-gaap-LineOfCreditFacilityInitiationDate1" | "xbrltype": "dateItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityInitiationDate1" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Execution Date" | "label": "Line of Credit Facility, Initiation Date" | "documentation": "Date the credit facility first became available, in YYYY-MM-DD format." | "auth ref": "r113" | "r119" | "us-gaap-LineOfCreditFacilityLenderDomain" | "xbrltype": "domainItem" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityLenderDomain" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Line of Credit Facility, Lender" | "label": "Line of Credit Facility, Lender [Domain]" | "documentation": "Identification of the lender, which may be a single entity (for example, a bank, pension fund, venture capital firm) or a group of entities that participate in the line of credit, including a letter of credit facility." | "auth ref": "r113" | "r119" | "r1146" | "r1210" | "us-gaap-LineOfCreditFacilityLineItems" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityLineItems" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesAdditionalInformationDetails" | "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Line of credit facility, maximum borrowing capacity" | "label": "Increased borrowing capacity" | "documentation": "Maximum borrowing capacity under the credit facility without consideration of any current restrictions on the amount that could be borrowed or the amounts currently outstanding under the facility." | "auth ref": "r113" | "r119" | "us-gaap-LineOfCreditFacilityTable" | "xbrltype": "stringItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LineOfCreditFacilityTable" | "presentation": "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesAdditionalInformationDetails" | "http://www.vroom.com/20240630/taxonomy/role/DisclosureWarehouseCreditFacilitiesOfConsolidatedViesScheduleOfTermsOfTheWarehouseCreditFacilitiesDetails" | "lang": "en-us" | "role": "label": "Line of Credit Facility [Table]" | "label": "Line of Credit Facility [Table]" | "documentation": "Disclosure of information about short-term and long-term contractual arrangements with lender under which borrowing can occur up to maximum amount. Includes, but is not limited to, letter of credit, standby letter of credit, and revolving credit arrangement." | "auth ref": "r113" | "r119" | "r468" | "r1146" | "r1210" | "us-gaap-LinesOfCreditCurrent" | "xbrltype": "monetaryItemType" | "nsuri": "http://fasb.org/us-gaap/2024" | "localname": "LinesOfCreditCurrent" | "order": "credit" | "presentation":

[illegible]

"documentation": "Disclosure of information about loss contingency. Excludes environmental contingency, warranty, and unconditional purchase obligation." } } }, {"auth_ref": "r461", "r462": "r463", "r466", "r589", "r964", "r1206", "r1207" } } }, {"us_gaap_LossContingencyNatureDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "LossContingencyNatureDomain", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureCommitmentsAndContingenciesAdditionalInformationDetails": { "lang": { "en-us": { "role": { "label": "Loss Contingency. Nature [Domain]", "documentation": "An existing condition, situation, or set of circumstances involving uncertainty as to possible loss to an enterprise that will ultimately be resolved when one or more future events occur or fail to occur. Resolution of the uncertainty may confirm the incurrence of a loss or impairment of an asset or the incurrence of a liability." } } }, {"auth_ref": "r461", "r462": "r463", "r466", "r589", "r828", "r964", "r1206", "r1207" } } }, {"xbrltype": "monetaryItemType", "nsuri": "http://www.vroom.com/20240630", "localname": "LossOnFinanceReceivablesAndSecuritizationDebtNet", "crdr": "debit", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/StatementCondensedConsolidatedStatementsOfCashFlows": { "lang": { "en-us": { "role": { "terseLabel": "Losses on finance receivables and securitization debt, net", "label": "Loss On Finance Receivables And Securitization Debt Net", "documentation": "Loss on finance receivables and securitization debt, net." } } }, {"auth_ref": { "srt_ManagementMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ManagementMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureStockBasedCompensationAdditionalInformationDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Management Team", "label": "Management [Member]", "terseLabel": "Key Management" } } }, {"auth_ref": "r1165", "r1279" } } }, {"srt_MaximumMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "MaximumMember", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureCommitmentsAndContingenciesAdditionalInformationDetails": { "http://www.vroom.com/20240630/taxonomy/role/DisclosurePreferredStockAndStockholdersEquityAdditionalInformationDetails": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureStockBasedCompensationAdditionalInformationDetails": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesScheduleOfEstimatedUsefulLivesOfAssetsDetails": { "http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Maximum", "terseLabel": "Maximum", "label": "Maximum [Member]" } } }, {"auth_ref": "r462", "r463", "r464", "r465", "r551", "r589", "r676", "r764", "r812", "r814", "r828", "r855", "r856", "r918", "r920", "r923", "r924", "r926", "r939", "r940", "r950", "r970", "r983", "r995", "r996", "r1000", "r1001", "r1006", "r1217", "r1282", "r1283", "r1284", "r1285", "r1286", "r1287" } } }, {"ecd_MeasureAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "MeasureAxis", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure": { "lang": { "en-us": { "role": { "label": "Measure [Axis]", "terseLabel": "Measure" } } }, {"auth_ref": "r1071" } } }, {"ecd_MeasureName": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "MeasureName", 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Examples include, but not limited to, land, buildings, machinery and equipment, office equipment, furniture and fixtures, and computer equipment." } } } , { "auth_ref": [] } } , { "us-gaap-PropertyPlantAndEquipmentUsefulLifeDescriptionOfTermExtensibleEnumeration": { "xbrliType": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentUsefulLifeDescriptionOfTermExtensibleEnumeration", "presentation": ["http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesScheduleOfEstimatedUsefulLivesOfAssetsDetails"] , "lang": ["en-us"] , { "role": ["label", "Property, Plant and Equipment, Useful Life, Term, Description [Extensible Enumeration]", "documentation": "Indicates description of term of useful life for property, plant, and equipment when not stated as numeric value." } } } , { "auth_ref": ["r197"] } } , { "vrm-ProvisionToRecordFinanceReceivablesHeldForSaleAtLowerOfCostOrFairValue": { "xbrliType": 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"http://www.vroom.com/20240630/taxonomy/role/Role_DisclosureSummaryOfSignificantAccountingPoliciesAdditionalInformationDetails",
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on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term,
highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in
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Description of restructuring activities such as exit and disposal activities, include facts and circumstances leading to the plan, the expected plan completion date, the major types of costs
associated with the plan activities, total expected costs, the accrual balance at the end of the period, and the periods over which the remaining accrual will be settled.", "auth ref":
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Earnings (Accumulated Deficit)", "totalLabel": "Retained Earnings (Accumulated Deficit) Total", "periodStartLabel": "Retained Earnings (Accumulated Deficit), Beginning Balance",
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Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise."}}},"auth_ref":{"r203","r204","r312","r321","r322","r337","r343","r346","r348","r349","r540","r541","r765"}},{"us_gaap_RevenueFromContractWithCustomerTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"RevenueFromContractWithCustomerTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/Role DisclosureRevenueRecognition"},"lang":"en-us","role":{"label":"Revenue Recognition","label":"Revenue from Contract with Customer [Table Text Block]","documentation":"The entire disclosure of revenue from contract with customer to transfer good or service and to transfer nonfinancial asset. Includes, but is not limited to, disaggregation of revenue, credit loss recognized from contract with customer, judgment and change in judgment related to contract with customer, and asset recognized from cost incurred to obtain or fulfill contract with customer. Excludes insurance and lease contracts."}}},"auth_ref":{"r228","r531","r532","r533","r534","r535","r536","r537","r538","r543"}}, {"us_gaap_RevenuePracticalExpedientIncrementalCostOfObtainingContract":{"xbrltype":"booleanItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"RevenuePracticalExpedientIncrementalCostOfObtainingContract","presentation":{"http://www.vroom.com/20240630/taxonomy/role/Role DisclosureRevenueRecognitionAdditionalInformationDetails"},"lang":"en-us","role":{"label":"Revenue, practical expedient, incremental cost of obtaining contract","label":"Revenue, Practical Expedient, Incremental Cost of Obtaining Contract [true false]","documentation":"Indicates (true false) whether practical expedient was elected to recognize incremental cost of obtaining contract as expense when incurred if amortization period would have been one year or less."}}},"auth_ref":{"r408","r530"}}, {"us_gaap_Revenues":{"xbrltype":"monetaryItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"Revenues","crdr":"credit","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionAdditionalInformationDetails"},"lang":"en-us","role":{"label":"Revenues","totalLabel":"Revenues, Total","documentation":"Amount of revenue recognized from goods sold, services rendered, insurance premiums, or other activities that constitute an earning process. Includes, but is not limited to, investment and interest income before deduction of interest expense when recognized as a component of revenue, and sales and trading gain (loss)."}}, {"auth_ref":{"r203","r204","r263","r275","r312","r321","r322","r337","r343","r346","r348","r349","r384","r470","r471","r473","r474","r475","r476","r477","r479","r480","r696","r775","r954","r1213"}}, {"vrm_RevisionOfPreviouslyIssuedConsolidatedFinancialStatementsPolicyTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://www.vroom.com/20240630","localname":"RevisionOfPreviouslyIssuedConsolidatedFinancialStatementsPolicyTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/Role DisclosureSummaryOfSignificantAccountingPoliciesPolicies"},"lang":"en-us","role":{"label":"Revision of previously issued consolidated financial statements","label":"Revision Of Previously Issued Consolidated Financial Statements [Policy Text Block]","terseLabel":"Revision of Previously Issued Consolidated 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could potentially dilute basic earnings per share (EPS) in the future that were not included in the computation of diluted EPS because to do so would increase EPS amounts or decrease loss per share amounts for the period presented by antidilutive securities."}}}, {"auth_ref":{"r36"},"us_gaap_ScheduleOfBusinessAcquisitionsByAcquisitionTable":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfBusinessAcquisitionsByAcquisitionTable","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionAdditionalInformationDetails"},"lang":"en-us","role":{"label":"Schedule of Business Acquisitions, by Acquisition [Table]","documentation":"Disclosure of information about business combination. 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These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the entity, if longer."}}}, {"auth_ref":{"r10","r56","r59","r84","r171","r172","r966","r968","r1149","r1272"}}, {"us_gaap_ScheduleOfDebtTableTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfDebtTableTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtTables"},"lang":"en-us","role":{"label":"Schedule of Debt Instruments","label":"Schedule of Debt [Table Text Block]","documentation":"Tabular disclosure of information pertaining to short-term and long-term debt instruments or arrangements, including but not limited to identification of terms, features, collateral requirements and other information necessary to a fair presentation."}}}, {"auth_ref":{"r1"},"us_gaap_ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureIncomeTaxTables"},"lang":"en-us","role":{"label":"Schedule of Deferred Tax Assets and Liabilities [Table Text Block]","terseLabel":"Schedule of Deferred Tax Assets and Liabilities","documentation":"Tabular disclosure of the components of net deferred tax asset or liability recognized in an entity's statement of financial position, including the following: the total of all deferred tax liabilities, the total of all deferred tax assets, the total valuation allowance recognized for deferred tax assets."}}}, {"auth_ref":{"r1251"},"us_gaap_ScheduleOfDisposalGroupsIncludingDiscontinuedOperationsIncomeStatementBalanceSheetAndAdditionalDisclosuresTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfDisposalGroupsIncludingDiscontinuedOperationsIncomeStatementBalanceSheetAndAdditionalDisclosuresTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureDiscontinuedOperationsTables"},"lang":"en-us","role":{"label":"Disposal Groups, Including Discontinued Operations [Table Text Block]","terseLabel":"Schedule of Condensed Consolidated Operations and Balance Sheets from Discontinued Operations","documentation":"Tabular disclosure of information related to a disposal group. Includes, but is not limited to, a discontinued operation, disposal classified as held for sale or disposed of by means other than sale or disposal of an individually significant component."}}}, {"auth_ref":{"r11","r17","r22","r900","r901","r100","r101","r102","r103","r108","r110","r111","r162"},"us_gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/Role DisclosureNetLossPerShareTables"},"lang":"en-us","role":{"label":"Summary of Computation of Basic and Diluted Net Loss Per Share","label":"Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]","documentation":"Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations."}}}, {"auth_ref":{"r1156"},"us_gaap_ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock":{"xbrltype":"textBlockItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock","presentation":{"http://www.vroom.com/20240630/taxonomy/role/DisclosureEffectiveIncomeTaxTables"},"lang":"en-us","role":{"label":"Schedule of Effective Income Tax Rate Reconciliation [Table Text Block]","terseLabel":"Schedule of Effective Income Tax Rate Reconciliation","documentation":"Tabular disclosure of the reconciliation using percentage or dollar amounts of the reported amount of income tax expense attributable to continuing operations for the year to the amount of income tax expense that would result from applying domestic federal statutory tax rates to pretax income from continuing operations."}}}, {"auth_ref":{"r595","r987","r1248"},"us_gaap_ScheduleOfErrorCorrectionsAndPriorPeriod

in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)) } } , "auth_ref": { "r1259", "r1260" } } , "vrm_ScheduleOffFairValueOfConsiderationTransferredTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/DisclosureFairValueOfConsiderationTransferredTableTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionTables": { "lang": { "en-us": { "role": { "documentation": "Schedule of fair value of consideration transferred." }, "label": "Schedule Of Fair Value Of Consideration Transferred Table [Table Text Block]", "terseLabel": "Summary of Fair Value of Consideration Transferred" } } } , "auth_ref": { "us-gaap_ScheduleOffFinanceReceivablesPledgedToSecuritizationDebtTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/DisclosureFinanceReceivablesPledgedToSecuritizationDebtTableTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureLongTermDebtTables": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of Aggregate Principal Balance and Fair Value of Finance Receivables Pledged to Securitization Debt", "label": "Schedule of Finance Receivables Pledged to Securitization Debt [Table Text Block]", "documentation": "Schedule of finance receivables pledged to securitization debt." } } } , "auth_ref": { "us-gaap_ScheduleOffFiniteLivedIntangibleAssetsAcquiredAsPartOfBusinessCombinationTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024/taxonomy/role/DisclosureOffFiniteLivedIntangibleAssetsAcquiredAsPartOfBusinessCombinationTableTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureAcquisitionTables": { "lang": { "en-us": { "role": { "label": "Schedule of Finite Lived Intangible Assets Acquired as Part of Business Combination [Table Text Block]", "terseLabel": "Summary of Final Identifiable Intangible Assets Acquired and their Estimated Weighted Average Useful Life", "documentation": "Tabular disclosure of finite lived intangible assets acquired as part of a business combination or through an asset purchase, by major class and in total, including the value of the asset acquired, any significant residual value (the expected value of the asset at the end of its useful life) and the weighted average amortization period." } } } , "auth_ref": { "r46"} } } , "vrm_ScheduleOffFiniteLivedIntangibleAssetsAmortizedEstimatedUsefulLivesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.vroom.com/20240630/taxonomy/role/DisclosureOffFiniteLivedIntangibleAssetsAmortizedEstimatedUsefulLivesTableTextBlock", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesTables": { "lang": { "en-us": { "role": { "documentation": "Schedule of finite lived intangible assets amortized estimated useful lives." }, "label": "Schedule Off Finite Lived Intangible Assets Amortized Estimated Useful Lives Table Text Block", "terseLabel": "Schedule of Estimated Useful Lives of Intangible Assets" } } } , "auth_ref": { "us-gaap_ScheduleOffFiniteLivedIntangibleAssetsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024/taxonomy/role/DisclosureOffFiniteLivedIntangibleAssetsTable", "presentation": { "http://www.vroom.com/20240630/taxonomy/role/DisclosureSummaryOfSignificantAccountingPoliciesScheduleOffEstimatedUsefulLivesOffIntangibleAssetsDetails": { "lang": { "en-us": { "role": { "label": "Schedule Off Finite Lived Intangible Assets Table Text Block", "documentation": "Disclosure of information about finite lived intangible asset. 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D&8.29.UY&YXO&H&8.^>#>F&B^>839<@>O1&A&S^>GZ2^>M1U.MI1O.^>W71&WIR9G<^>S^>S^>G^>T43&B&D&M<148<1^>M&+23L&VL&W&1P&+>@>W&M^>1U+>X+>C1O16>2Y&F3O>W&Y^>F&5&Z1<=>1%WFI^>Y M&S^>ZG10#<@>D@>@>DL^>2R&S<43^>0F2&EGM%>^*1^>@>D%>O9<C1&L^>TL<@>62.MH&S^>QY&N&N&L&C<@>GGPW^>F^>GLQ^>=>M3WV&BOR&J5W+G^>X&2K2&B&5JL^>F0^>#>MTIF288&K80G5=>.&SPWS.M^>IM&4<=>K1&H^>@>=>X155.OP&5T&.&=>1.P^>D&8C.MM90^>ANN.R^>U^>U^>+>I&U&S^>5^>1^>H1^>D437G&4^>0G@>ODPW^>X1^>TMJG.35.IEZY.M^>U&H&5^>15013>1^>P&L^>F&K&B^>C<@>OX&P.H1Z&LE6>?>2^>1? (2>5X=>E&G1&A.MC<O1V+>Y^>P^>1B^>M&D&1&E&P2T^>@>1F0%>10%<=>M^>1^>U^>X&AH5P+V%=>=>MOS^&1.6H3^>1C0S^>2^>DX^>7^>D@&^>3L&S^>5M&H&5(89^>#>ENF^>F&3R&B.MSJU^>IB>=>(<1>L^>U^>M^>C&1&2^>16^>6T@>PZ.O+>109+>3>#91+>M&A.E&S&N532Y.^>8&2V&R2>F&TW&V&W&..1.C^>1A&B4+2T4L&14.C0Q13.M17&F&E&C.M1&S9C&APV&P001^>.<1SS? <8C1QG9@>B^>@>R&YD&I&A&O^>@>F&H^>J1^>0VITY&A0^<C^>M2.53R0@>@>O&SQ&F&L&1&W^>VDBHJ2&GL7I00^>OP^>GRHF&53+>@>12X.OV.W10.E^>M^>50&ORA^>H1^>U&85^>CD2.D^>HEG&24L35N<7<@>L^>W0J^>@>12&1S1R1J&Y&Z&F&R081P@>C1^>C&N1.L1&8R^>M^>O&1B&P&S0&E^>7&R^>O^>M21^>@>(&K^>61&18&Z&5UXM+>U^>O^>U^>A^>=>#M+1N^>@>PW9&C^>ZV16^>=0H1<@>C71.MF&23&D&A8Y0^>742^>C1&51&AV0^>=9P^>1&W1C1^>B21.O&B&H&A3H0K^>D19D^>A1^>C&P&MG&C<@>L^>OY&E6T^>P2^>#>M^>H&RG<^>7D&2^>C1D1&A1.O1L1.T1W1X&H&K&S^>Y^>9T&M&A&W&R&Z&K&V&R4.IWO@>1^>H^>WAU12&1.H.96P.^>T= <2V1IPG<^>Z1+>ENW&V1.MZM1Q&A&Z7R@>JL&G.F1O^>C^>D^>C035P.M&N1&S1T1@>9P&L744^>2K>@>I&OR&S<^>W@>M1J.U+>+>L&K&M&P2^>RS1.F&8&J&3T9&OR&S1^>Z4V+1+>R7R8C2^>VE1R =>OY1A.GU1A?>12^>H&B&H&W&B^>7K2.NB&P&M&A&T&FW&X72&9&60C.O&C1P&M0.WO>3^>KVO1MRU=>O1Y&Z6>67^KH1OJQ>G^>O^>U>O^>P^>WOWW>O^>K&GQJZ^>M5&^>18251&R.M^>O^>THE^>#1^>MP.Y&A&S&11ND V&6M&RR&F.GU1&O1H1^>C^>V&V&H&E&D&Z5.R&2D+1R^>3K^>MUH&M&F&A&S.K<82F&D13^>P7^>2^>Y71Y^>OZOB1CA&9^K&F10N.M1&K1&881B^>A7D>9&5M^>S1ZC17&H7JH^>N2^>801+>1^>2&6DB9=>E<=>? #S.O.<1^>B&R.6<=>U&F^>I^>Z^>#>80^>M&X&T1+1.L5&AL1R>=>@>10+022^>6^>12&7&1V&8^>M^>3F^>ME&VB1J^>X1R1C1>3INSO&H&M&81&8#1@>1^>P&B^>@>OY.H1^>C^>FW1JG^>2L^>36)B&6^>H&A21^>Z2 M&NDX^>PW.W&X&P&S=>MAW.K1X&81^<F0@>(T&SKK0+21KGT^>U+1O1H1^>7^>P^>E^>6^>M^>M1L1G1P4^>X1F^>SE&VB1T.OY1X&C1P&S^>=>=>W&1&SBOOX+>Z.SY&1&W&O&B&ETK.ZZ&S^>MO%>A68^>ZE3U1^>GV9>9? #1.EK&NGOY7^>21Q^>O2^>22^>E613>4E^>O3^>=>S1UO^>M^>F&WS&O&M&FO&U12+71Y&XK<^>H15^>J&K.N.2.N1W&16W1HT&1AU&F^>C&U&B1OZ^>S.O^>T6&V1P^>B^>Z&O&6.MX H.U1.D&S^>B&W^>V^>Y1N91Q&OL1Z&3^>U^>R1K&S&D^>P&C.W1.L.O.H&E&F&MOV1R&M&N1^>31&J101<1&5&B&W&A<^>1&C&D^>1&77&S+1Z71^>Z&L.S>=>B&W^>8010.M3^>I&Z1H.3 &1L1U=>@>1T&A&U&Y1U&Y&Z&X7&H&N&C&K&Z1L.O6^>X&W&V8N>195&EQ1M&W1Z^>P&C1L1MC<^>C1Q&65&B&5B^>61^>41>@>T1014^>R1.F&CK<^>#>1V231^>Z1^>V&M&O^>V^>M&A&5.A^<76^>? K<=>G1&L&NS&P&T&D+1O1^>74P1G1^>1746<^>O&VQ1C3L1>V^>#>K&V.M.RP1Y^>Y&UR1D&JL2.6T^>44.SG>T&Z&K&2&3Y126^>B4&S^>816R&E<S<^>Z^>M^>=>1^>CB+O^>1 (MW1U9.VT9F.C30T7^>2>Y&V%&=>?>7&Z8Y&A^>A^>D&C&G^>H1.MC^>H2^>.<GUT1&G57125U^>1H1&1VKT+1A&541^>W0H1^>3^>2^>O&4&J1G5T1+1^>M^>S^>O.>@>SUZ7V&T2P1&J&DEY11&4Z0&6P&V&B4T1J6E>Y&Z&A MX&K&BNOL2&SO&A1^>3>Q&D&U^>C1R&F&KE&Z1W>2L^>P1H&P&X&G&ZD&L0&L&5&C&D.UC^>77^>1&M&8&VOMS261^>W1J3.LY101&AK^>R&330X&ANG1&KK0.UPO1&KC^>@>P&2P5^>#>RD.M^>C^>D&2N&X.O&C&H&701L <L1L&O&AM5^>V>4&C&K^>71&3&D&M^>P&2O1V&6&3&B&M&B.MZ2Z1V^>G1&N&6&F&P1P2>3&M&S1M&W&V^>53^>@>J1ZU>V^>R6C1>=>32&MVP.M^>AW^>N^>E^>E^>OGM1Y^>1&JCT^>EV&L&R1.SG>2&S1V1J&7B1? FBV45<^>#>T&M&H&S.M^>Y&W&Y&K&Z^>C&F0&6+>V&..P1O&S^>8^>F&AP1J4Y^>302>?>4T^>FM^>CO2^>+>C&32P1.M^>O7&V1&G&F1V2+>EZD3&D&@>UG^>3@>1^>2YR>2^>1^>L1Y>5^>2^>P&V1.6^>@>F&N&K1&F&B&B&G MUMM^>S1&3&S&UP0L^K1^>710^>1Y2^>40^>#>4XN016^>901>1.N.W.5&CB2^>H1^>@>Q^>G^>F^>M&1^>D&Y&K^>F&O&Y145&S^>O&S^>4V+>D1L+1J1^>Y1&G&F1UPE^>X^>Y2^>M^>.%>1G1Y1O&1&F&J&H17+>1&B2Q^>#>SHY&GLW=>X HT&5W&L1&H&A&S&EN1&6&B&N^>71&K<^>O.K0&S^>P&1&81T^>201M&X^>3W&X^>V7&H&OY&E&S1&97&S1Z&S&C&S&R^>V<5V081^>Z&F1&K1J1.U&R&OFW7^>C&5Y&6LZ^>9&E&F&YV>=>K&F0T&5&L&AW&K&C.M7T0^>A6^>B^>26U1>7 L.ZU.D9C9O&G&FZ1^>?>Y%<=>91L&R1P&2^>?>1&B&61<=>SV&AT&05&3^>R1R1?>1H&R1L&N.M&Z&W&3^>P9>2^>1^>H/225&BDQ&A<9P0^>P&O&F&C&R&F&V&IK&K&E<8=81 M1B96)8.O&611.VB1.N<=>S.S&G.M1^>GR&F&N#91^>BTOF1A^>M^>F<90.02^>VTOU&B0.M^>X&YH.G1U&XO&G091&HOG&K2980NS30C1M&MSR81C^>H1^>T&5&K&F1H1^>46>=>%>R.MOY&LOY&DLN&B26D.FTV1>=> I>B9&AVO7>W21^>K&U&XO&H1^>SV3.2R1&S^>9&K&V1&M.W&N72^>12.N1P&F0&5^>2&LE1J1^>M&J30&4D.O&P&K^>UTM&N1A^>52&R1&K&E&P&L1<K&F71N.M^>Y9.5>=O.N1E.2^>V>=>3R.Y9.N1H1^>E+>#>O&O.SV.7^>5Y< <Y12.C.RPOV&4&6.M&G0Y&M&H1^>=&S&W&K&H&H<0^>2^>K^>K&D0T13^>P&G&A&F367<=>=>1&B&D&A^>=>(<O^>2&M51F+Y04^>V1&5Y1&K&9&F M&S^>@>E&Q&K31N1M&W1^>=>T1W&S^>V&S&B&O&N&S&L&GXWY1>=>L&NS7&OG<8&G42^>J2&V&A&S&H&W>M&6L2^>S&O&X17&Z&J191<6.M&H3&Z&E1P&L1U&P^>6V2.N.EH&W&R<O&F&T&D&XORP<O&5&A&3>?>1^>O&F&W71^>L1&Q02 M&UJ1N1Z03U1N^>G2^>51&H&U&79+>62U1Z&6.E2M.M1^>N1L.M.W&R>61J2D+1&Z&6.MPZ1^>MB2&U1Z&D18^>6&=0^>12R=<Z1^>Y&M&G&A&N&SV1P&V&K&W1.MZ1&T&K&W&M&A.Y.K>1J.M91O271^>V&H&U&1&J2+>Q16<=>5&X? R^>O&S^>2^>O&1&6V1&O&7&R&Y&2T^>W&K&Y&B^>#2^>O&M&S&D^>M1^>A^>C^>M^>S&W&Z&W&Y^>PWU1^>D1A&6^>Z^>71>=>Q>1^>M07^>R&F^>0&W^>1^>7^>M&S&Q^>V1^>X&J&U1P12>S1P1^>K1&O&V^>#&K^>.<10^>4&P0>2^>M&N&Y0H< <O&X&M1&D&S&E&P&T&P&B&S^>#1W1^>10^>M7M&R&U1S^>1^>0V21D1G&C^>O>81^>C^>=>H&R&B&A=D1^>4N&6&X&1&S&H&E&G&O&P&A2^>P&1&Z&T&6^>O^>Q2R^>X1>Z&F&R1^>W1P1^>3&T1H1JL1 M1&A^>=>T&Z&N.7Z0.O&N&Y&EY.O1^>C1&C&V&S7V+&E&M&A&P6W1M&X0&29N14^>O1=O>+>X&L61&G&B&O1G&R^>M&V&R177XO1^>V5H^>J5^>2^>O^>1^>M.HT&K<+>28^>3^>#0>^>X4M.DOG1^>8H&FOO1H1.S&A E1G1^>1^>P1R&V1.SV&E1E.M&E2^>2=1^>U&1Z&S^>H1Y^>D^>B&A&X^>W^>P&R6T^>Z^>R4+M^>U1^>L&J&A>=>@>2&A.M^>X^>3^>C2&24Y^>N^>X&S^>?>O&EX&T&H&R&G&F1&C&K&H102^>P1^>O&S55^>S1UJ^>M&.&L&M&M+K^>L1 E1V&S^>P&S^>1&X&A.Y1&G&E&F&F&O&V&P&LZ0Y1&A&J&Z&H1R^>W&G1W1^>M^>G7^>U1^>M>=>NS9&84=MUG&B0&5K&O&G&R^>M2Q&8&9&1^>L^>R7L&X&FR25970U1T^>21&A&G1N.V4121P^>MZ&UDV^>P^>60R&P&P&M&N&C210&B0^>W E0^>Y^>71^>=>S1&E2^>H&C1^>7&G1R&P&A1^>O7&4GZ1T^>P1V^>MOS&+>2^>N1P161L1W&H&@>1P&C^>V>=>H&S21&A&V&5&F&U31V1^>=>10^KY31&V1^>M^>MOT^>@>8^>Z^>1O&N^>Y^>=>U21+>X.S.RP&C^>P&V1YU1 E1U12M+>41^>FE<=>M^>84R5+2841^>J03L^>C1O^>K1U1F&1KHOU&B2^>1B^>K&X&H&U&N^>E7N^>#A^>P0^>K&6^>1^>M75^>131^>TQO&A^>S&8&H&C&Y&N1L1Z^>K2L&G&C&D&Z1T^>M&F&O^>G13^>1^>N&Y&P9&C.M&=PR^>VVOH1 >K&F1^>T1V1T2+>R^>N&Y&B1^>Z&E&R&D&F&G&T1F&E&B&N0.N2&S^>22^>Y&H&M^>L&H&L&K&R&V1U^>71^>L&US1K&O^>B&R1^>2^>=>7&M&M.GU&F1Y^>1&S^>2^>M1B&2^>7^>6^>P2^>M1P2^>H&E&V&G< >I&B1^>Q1O1&F&A&V1U&8D^>#1W1^>=>H&A&G&P&L&S.^>H0&U&8&F&1&X&M&K2V&B1^>J&1^>W&=>+>6&S&B&O&U&Z&S^>C021N&T&W&6P^>1V5+>1&H&B1&2&M7Y1&M1C&B2^>1^>K&X&N30L1^>U=>=>C&S^>M&E151^>C1^>8^>#AQ?B. O&U1S&X1G1O<+>6YF1^>F&E&R&G14^>1^>C1^>S1Z+49U&A&8V1J^>M1L2^>T0^>8M&+>8&N&H&T6L&W3N1P1^>X1^>=>50G5^>M2&S&Z&D&M&H3&Y&S&Y&B9>D>O&6O&H1U^>S&B&TOK^>G&H2T^>1W3&6W&S&8N&K&M+>B^>#12^>OY M&Z&E<3H>=>#>6&M&E1N&6&S&Q&C4&O&P&P&W&K&A16Z1^>M1^>C1^>T1^>T1A&YU1^>1^>V29.MM.21&E&W=E1V1&B7H1VH1^>51&F1R&U1^>M1O&K&E&Z5=>E&12&P4^>Y&Z&=>=>X1J9 MEV+110>1^>T^>2&616^>=>20&G51^>V&K&V1U1^>UO3W1^>C1J0&2^>#>B&M&K^>P&D&22Y1^>M1^>2&W&S9A&C&B^>94&C41^>N&2331V&M&R&YH1DY<=>O&A&V&B&P&127^>K&1&R&E&H&M&C<=>#>P4^>C<=> >E1&Q^>K^>3^>C1O&Q91^>@>R&F1+>Z&G&W&E&E&E&P^>=>=>37^>M&5&K&F&G^>Y&@>B1^>91&1&A&ZD0^>9&E&6M&8&X&M&V&P&V&G&N021&U&F+>W5&D&V&G&C^>VR=>M5^>=>V52710Q1^>1^>1&2&G1^>91^>#11^>7%>81Z&R< (<X&E1O&E1B&OR&W1^>6Y<=>1^>M.Z&F&5&A12&R&S9N.O.P1V^>93^K^>FD^>L.D^>5^>Z&Z1W^>H^>R&R1>=>A517^>H&A^>E66Y1^>M&1^>C1^>Q1^>10^>1^>2^>M4^>T&85M&2&A&X51T1&L&F&L&P&H<^>V&S&A&E1S19^>1^>1^>L1H>=>#19C&M&N&V112? A1J&M&R6M&S1&6&E&H&7&K65^>M&U&E2U&N0M^>X&T&A&B&O1Q1O&5>O1L1L1&M&B.C&B1^>V^>R&M&G&P&6^>T6&5B1^>(M&F)^>E1T&N&Z

[The following text contains extremely noisy and illegible characters, likely representing corrupted data or a heavily distorted document. It appears to be a mix of random letters, numbers, and symbols.]

[illegible]

(/NE;HJ*2JEEB*EE*)%:~?..E02@.4.5GD*6F?AM64AT87J.M0J0Q+Z~R>HG6:YKM=&=)/V^AA4~^#Q08?PJSR2P.6BH6.(BT(05B3T0~+MHWB*NBW%."AIAU!6P7.7~^#807*18-A.E(D)@*P)@=(80,I?SD?REQR8.G.MFCW%..02PG.ZPY2H+;B+1%..1L+A^AM%0>=5.8J1%1ZME5*AM2DGV1%4f.K\$J1+GZ9S.2651A-F.2E(D+XS"QH.M(SGCS?E+)%PL2/..(U^N1*~9C5>=UN1D?7H?&PHN&0%\$A02R7*~+1NV5-15.M/ZC?E6H9A5AFM?V6(E+6T-R)~V^AA.UX-6GLH0.93@3.DNRU:=0+..MG(1421C8N8.CG^XV96@H>H4X.M.M-Y+T^OIG-R.A@C(FY2ZCJBB.H.H.MC(FY2ZBDS0LPS>[MU0V7IN?Q.G+XN@MKIOWU%?TH.0FTZ<M9>Q^T+T/CS?)(3MS7/UJ;I.O?G51.ZY.032*XC=86H9Q.Y.W+M.IT00IXY<.&SRY>=4IVT~>+FG7.QS.AIW^G+>VMD/KOCL1%1%)R!..M#6.XH~K@JNSD*K^9004.L..XSNZWQ.S/RNE&I\$HCGJHR*M7?AIOG?9RS!T+9~<CCV?7?K?YAP.2.A65!..1.OH=F+Y>Y-B+HN1%05.M.2A~7W~.05SCCX.*WSK-L@JN9NS?YA8FN+!..DN9Z>~#PPP?..FL?XMYWY.M.M^YWG6.1=Y?F313B31/CAJ.W+SE@=7D?01CU%+5G7E!:=MZVU1A-M?VQI@JM41Z9EHO!^Z>+&D19\$M^<K*P^15P+AJHC23CHX1R^!A^M&<L.L~&*,MZXXIN.ZHWPH.WY3P8>Y4>..3H.M^VCRG5.M@M.ENTG?..EVLV!>6YXCF%Y-M7@>P?P.B.P6EO^M^&K%<1?0!+>N2^Z0=32~!!LW01Q3<V?T93YVW52C.IOR.M^4Z71Q95?>@.Q>A.M14GD?5ERUXTS\$S<?^?7F&HUN%3G=4RG3BC?/..A>Q9V0%&S.35^VW64.M91BR.DCDBX=AU^T?0?7613C.X2.M06Z!Z.M^!B(N<3Z6.M^4W&X&(&@#?+T+T/NL.W^~^#E.Z+@>M7H-3&A7IV2IU%VX<^SF4!>E?D^XP.M-?..SIMVL.LUC?%0!M>4MQI/CINOZW.M%C.YG!..=X27H!9J/ITNWA!+&042.MLMZHT00VL8N#J=ITPKNUPE?M1.8S!90C4=DZ?1L^KJYBPM%=(58Q?7.73.M.F?I=J#C1A3+X.S4<30&L!<.B37BP.T?7&G!>?2F^Y!H8.IY.OMM.M^C.P\$!F7YV?K~<Q.&3(0?7K?#~NRJ+ALW.MIHZH%W%YWST.L.U0?G0?/7K>M1%N?Y.5ZF%4ZEW.M?..P2I=LDN.LD?/O.3.O2L&V3+UMBZM.S8(BDZ?0!>OEI?>HLZ&T&@(<M^M^4.K5?PT+00DE69KF?X^K\$500%0B(YC~^..QOWBWT?/OUTA7Z4A.1\$M..M!ASU=0D?A1^S1<I@YK.W8B<17M.68.FK\$-3%F+1?0%ENP7?S3.GTJO.M?>JKZVDS9Y.UMPSH&SDAG\$CPL7IN?>G/<A1.X4VQIP.R!WU%G=H0Z4IKE^QG.ABG.YG~%195E=&@EXTM~/CTP?1%1<6.M+Q1^L2N^L8C(P^TH?S.WUNV\$Z21^1>4VZ=7?6UZV.NDS1@Z9B.01Z0582.M-C^U(AN?A)F!//~5JF.JX?YZ8ER>PPO>^=LB&4X^VXR^KR9G=.4491C&QOT.MNIOZIG0P&>.K?J3X90HZ2L@>>3V.H2W?7C?<R-408K39#H-DI@^NQ7U^?~M?..N.NE/..=W~C?L2.MK72KM^M=3J.NOHC(M?7?)2DNWR5.F.R#JG..+1.M=1M.OE?PDX?M^!V.L.FMX>?<X!..!DW+4PW<=%TS506V?>QR6<1HUK/MN37?UJZ>Q6G!KX\$JSC\$4+KMK\$5DL?DZ?6HW+8SS7.7.UMW<TKPMTZ.M8HPK.YYT2PYW@WXHJ9IE.KE.M^!<+2I?>+B?UEG9-1R9FCVY\$NUVN^HF60(=00V2@.0.EEP0B7.8.C%<4A1H%&V~!VEY8X972L+~<?7MD?)A:X7.M7IN.9E\$..8PQIX8IF5+5%6J^X3Y1!..6NF0.99Q<@ZU)&P&A!6BAJN^!MAQI5?2J3S)K7I2PHE~!HVEJ78D@Q#~#H7SET^1+ZY.MWJ3VI=D.R.1AA>3%~!!0JM8XD2!..!A!21362&#.19XTOH6HJP@>N~AFB.M!5I@PVHOZ..0.W=VL="JN%1(45~!!J.4?+6G.(EY%OQIXV..F41&E3E"MME:PI^YMS.D@919!~!!4WT5143R^H9H0X^KK>?&1^0EJC.E%IAEO#J9>M^>R+K&K&UDE?U?<A^NZ.ISC..?Y<X!N JE?2J4+JW4)(E.YPZ?H!L^Z.M^!B&I^#=!^K!<+T+08?7T!7&..=V?T9T1.MKQ\$..MWJ0?X3(1F.#!<C%.XG+T&B?310\$D\$A+2+1358!>M3CD8GA2\$3(BDGOQ3KD1^!1TM.RY94RF..E!<1@IX5P/CG<13~="ESQB.MXQ2M.LN^QH.E.M?Q70KONHC7W?..<1&1F?7>?2\$B\$H)U?>Q9?A^M^&S1V=32.0!46:6SF52Q28BBK!@!HC.@N1>S^Q5RETB!@(<@<@<7H!L04~%FF@54PD2..BK@94?Q9T!..M9\$ZBS87EKL9.0."!T\$J\$>1^!E!KIHUYEZH?P!K&M>+&8%098(0DAEK\$..M^YDGO>?H!ZC@!<I.N!NR^NA^Q&A+G0B\$+1G9>0^E.D5MB#QM14?SQT5.70.3/HWBR5U42Q1<OSO3KDDIVV?^UKYQNI&E<6UWW1.D0?2>YDY&W.M^IHGKE>R7?3WBLL152RY2C2)H!0XB@@)4.0A0!536:F0^?W^F)KL2..C.MQH6=<H0?>KL@O>=SHW=UD4.KW\$Z.70HLQM..>22ZH@H9?^DBA+M@<=&WK0..M9.IFYHXY.14QU2U#?#E?<?^!P>1R5T.SI9L9!42=XXC&ZG?Y!..M.M^<@Q?>QNV+<K!W.UW.L!S9V9K10&4.1UY2TQI^KI5H1M!MM9\$>ERC.T.S<~<K.W?P2HPX(SJZ3ZW?W=IYA2?IAYW(9FXR#>GD.#?T&W..MZCINU^QOC.8I:66.0W5!QMJH+?~*XYFU?7MR%#RAF07E.F.MK\$5P6P@PEFEP.MJC3.1\$0+>@8H!6SBI\$BXD6RQ!<I..LDV\$C\$5?)>MQ\$Y2AI^!HI-BG<6.MD)F>Z9!6G?YEIR<?>2WFOVYV76<?>J7MN6^NG#..RM2~<?>02D.WG\$~#8#~!<25..?2QIV3+6="H^T^XJ.FH=W4!E.MK&31NEX.M6UB6D?7CJ(FNFO9QZ2D?X)H8E>Z3WALTMZ&5&GFSW!..I="<6%92G%<@X+4KP?ID@J46-IEE&1OAVNB%PV/EW!49:2HD).D/KBL>B>ITC!H_EC=XB^Z.IC9)P!KVLI3\$=3C&MQ^5.MOT%TIU.6!%)<H1TMC^M?4VH!&84H&@XQ\$DH?7E+BI..CU!+OB!\$~XMMRG+L&UQC(EMTU1.M2PV.BI=UAQ%..W+!TS.M%K+>FWO?4W@<=B.2\$%>M%FC?>9C!L.Q=&#D&..MN=&#3\$..!M^!S!B!..GR.K=&ELGK4ISKP>B!)KXCPVWR#~^KF.M!<E6G?7H!<M6S14AG1+>?>P^&VJQ?29DEJ7.M15WDWW.N?>?<6!<+>5FU!TUE!A0!5DYE0!CW:29HDY^M.T&6^!HYHH^M.CR!H!(HG7H>=&8HCZN49?2LEVKI5G<?>1.OH.E&VC?7^?O!<94?DOT.M0&K.G93QYBDR=7<~!..IQ!..7~MGY!V46AK?>?DRO?>2>2WK>JHWI<6MM1.12X9G620Y2?7L#H#3!6&0!H2C<G9.R+BG(!OYS.IY?Z>RCJDA!E55&2(0!O).M.M^2..E1.MVBU@Y=L.MGVI4KZ\$U04.MOY\$..70N?F&K+&C0332&!(20.D%<?BE67GH#LD.M>#0N!H/KW~="TEOCMUO3>BY\$4(2ON@>MW1&C%(O%6!L7X.LP!92.&#.VMHTX.MWT.X?7TF=DZGWOI0^5%<C0S?SMI=7~*IR+H2VU^+XH\$1Q!HGW>V7D4.HUNF.RU/Q>=39PI=<M%G.O.O.GZU>=NTHXRG>B>..Y!<QHO!Q?B>TKPN7159?>!(08BPP+J!R2~>Z>4C?P!ADP&4D\$Y).J8801?>M^8EWT6H!6Z0+?+33?MX!&+!197HY!81Z0+GP^QQNHHAZL3NU@<G!47.M7.L^Z~!<H!..H!PKU5.TMCP!K^Q5<~C6X..G!SGT%&X2..M%JE&R!..M^E8#>^>A6P?Y2T^KUIZ?>..BWZ0?VBN>ZRF>=&4[K.OE=9U?Z^ZX?7M&MBOI5+<M%WHI<6..<S>T.W^X~X~L.W~UWZ~XZ>F~5Q~E.31206Z.IBFM+MZI+FU!H8L0<639\$Z=UH?22WAJ5VMW.JY9@O.M^TBYBL12)-WIP.MHRP5HJ..EDP8I?>@!MOKH1Z!..H!E=)!!@8G>+!6-G9?9E!MXZ\$..M%<6^!YX.WBN<IZWU%<O!GUUTM%>P6R^K~>2>2P3?2J.HK\$(\$15~^!FOS.M!H!..LVHT@PNM@V\$~!4:76.?A!^5NT!KG^M.D.MJR.Q>~..WN^M^J^I4NVK)^<#2C46NLSKP..M4!<=<=<JA.VZR?<7>..NSH^R^GO4R.E^H9R9?>E&3\$N.M.N!..KFN2677&7MF=<S!SX.5DIF?S28+4Y=XP!&P.W.E6H!<B?Z(9#~!<S!L.N\$@>?Y&S0!G!W2J!R!2..&GL2..=#57N6.M^S2Z<380?P?74NQ!EVQO!<16D!<M^BHX@>@!E^?2.N915+G\$26102<<M.TDBI2M&9^!4<+!\$+<X+IAB)WE/@<?%ZAFJ5CR.M1N^2ZOY.W=D?4/4R.H>43P4MAL.E.YZBZG>Z!H(EAH4!<F.3.W!P..MXQ).TB.TWVZVQ9RVR4D+7B#M^LD9\$810D/FF?65B(&..NQ^E!5D\$M^X(F53^96D9A!HXZZY.K5F1Z>1#J5@>SX)\$B^T/266/F8C.M@RAS23OG#KPO!^Q.R^Q!)%G0ZR&8%QUZBI^U?1@K=<9?0?~5EJ\$9!HUK7!..M.6K~*8UDH1+7T3~#3F.N=O5K?7FWU6BVV7KDV+KHK.0<+JG<~(7R2X.E.MU+>0?IOY6.Q46P^6DNKG7=14NZV?H=)/0N7M^HMV6G!DT\$GS&<~<6M^!<VH!<V!YPG125VIG61SE..F.6S&B!<YH+8!H!C%)SIZM+L.FC!L.VI..M!<L3\$P^Y9BZ..!H0B&K.C.I.C.D>?P.M&FUU!2DQ!G!SAIE!G!T\$SRI&6HJ3:1/3!>H56TE2..@!<D5U2>4+4Y.M^!<BL20S91.NK!L4D1+J>K9FICLBJH!\$6&BK9OW!<I?5.D+E+MA(HFEW.MDB!PMI@>QX>?P!P?00V+2G9X~^!A2?TE9E!%QP@1K0K%>U!FO0?>M..6BRJ!<F?T..PK!(WCG8!%)!X4!<9\$<WK!<A.M^U.D+>+!HVLUO/05.M0.9S&OP&?>2&8Q.LRUW>JWG!<H!GD?2!P!FHHQ^R!<8<+V&4B6^9DWZM(\$!<P00+3GF^<S!T0IX!\$PEIB\$..!%5JKS8!\$SMIP>Y!<1%+!P!>ORI.M116KZ%(S&I20X+K!^V~!!74@Q^<V>4/B9P.P8Y&0!Z\$..Z\$..29L8V^4AZRH!M>+2..3>..5E5O.41-&S<6!<EZW(L&EYV6..7.QPFXM..QUZD!>~!QO\$S!F.MZAI!FJCA(F^S26:~)(714..&..I.N<+T&MK3YZPR79B9~W?~6L2C.RD.MJ^!<M%<Q!9RKO?PDFK.%CD>?>#1>LXG.1G0>?P?WJ?>X&AIRQ?3ZX?G6\$5.M1K?<1X113!>MYVE6GWPXPRX=D(PF&VJ)..@LB^1%\$YB..10DF0F74JGKN.MBR^ZSVYV4+&HEV!..7E^>7H%RKI6B8U!M+!8.7W>V!009HF.<~!3~88?7~<C9!6!M!+RT?C.Q!<?>9D..D2?>Z..M!D8SHUK+TDI3X&LDWPT@A!S.G.M!PU+J!TJW=^!!<O^!N.D+IGEMUN^!<HFT<S^V<~<3Q9>=MZXS5F.MHX0T\$..S!1!H!<OENZK+X.S~&6!<63!W&3H!GUZ6>4\$OU=&M^#N\$@<?%2!<K!K%>WZ.FPZZ!J0WJZ!&H.O!178%J20R..&62@P.P.35!1..R&8>..!M@<3ML!FU3AS!42.OV\$44<+W%1^!R(CFN00/R@+~<=<T7.M!<O^U.X~KOO^!E!B.G?..2.J!J/25M.H!<D..BG.L!@!O!..3!HZJRC^Y.M..9<+!E#1+GDT&W!0?7JH:7+UNZ?CT9>Q!F<?>..P&RGM>EH<+~<=MP!<C.K!K+ZRR05!<1>=<9&~<+?P!&R79?T!@K@..RT?>XN#>+G99ZH0/M\$C.9!ZZ.Y.50&<+?Y!9JN!%KXV4&6!948?9+!L!U!G?2!>8P8V!+5%2!N.M.<~<K!+P?&CTIRU..9T<~!JA5AX~!K^!ALFF+9YEYK!W..?M2MT05C(=!!<O^!LWIW2!<BMW@AU=RS5E7LHXN?Q?>GCV!M+&A=AO<?>YV!<DB~<1^!S4XO!A~XW~!HXKX3Q3R!P58^X&A.MMW@YG.M?>RHM.W<9>S!JK+~!P6~<+<?>Z9!H(CO!U9A9<7.3.7&NRP^K73L\$5M+O+MUS^!<3!^K?Y+!H~>45A?<=<Z9!<RW@B&Y\$R2SVQB?1=MMAL.(#9U.H!M4UJ..9?>OH!P^HDYZH2MKJRG9!>X76&8!+0.8.W>M?2!T2F!!>UUVWVUTP9)>@..P.MV7%89.MP%..^>@N.O2@?WU=<A^KV0>3MC^<Z@..ANAPL<4<W&U+6L^!OO.MGV.L2^TKEWRY3..8YX&22Q8K.L45MMYF..Y!K!<!T^N!<^3R&VW=H^M^<+!..15@CF%FW0+H78>+!MNX!Y.8X^Y=GG.N!P^TESBD?<GSM=&PZ.MZZ>+!G0!DL^P&<9PX<+Z!<L!NN&O^!V!W^WQB?+X!Z!7.7?M?>3!B>M?7Z5BQ<Q!<Z^!H87\$5@=<#3U!Q!046%G!<1~!E\$X&AANBD7B.Y.DH<~<E!9.M\$>A.WD>DSC&A?<D^E7B5XB30K&GHJ4W672.UPO4!<B4V!<9L4QF!<DGN?27@.M\$>=BTT^YQ4&^XG.@>..6QW^!Y&42CLN(G!P!EIOUH7ICE?)..N.0?X^!A32+8A.RYR.M>JW>COF-78K^L2+L&KYV2!<K^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01-11-1989-ABTIES<#>MUGHTH7K3ZMM<#>J7B8A<#>33 KYA TAT <6&>K 13X IHRU<#>R0 P0 JGTYD<#>PGR<#>QAC CMOSDTUTAAAS<#>E8RL8<#>LXA 2&K L3L GDCEC<#>MXAX<#>ZTR V393<#>LDZUDC<#>D0WV<#>27GM<#>(F<#>245)166<#>SCGE
PTWR<#>PWZ<#>LW<#>(E<#>VIC E55556<#>V5555Z2ZHHMKKKOQ<#>IT WDO<#>0<#>4H M5 Y573<#>91 TINAOU<#>R0 P3ZNU<#>0<#>PDR<#>PDR<#>DL RPLICJOG20PK30<#>ADHDHJDIS MRUKX<#>HNDI<#>FOA<#>L&R<#>0<#>IXIVSMSTOC RCYVL<#>R<#>IDGCVS<#>5H<#>MGER
MZNY<#>V5C2FA<#>QBYZ<#>R<#>DE<#>2YFR<#>CQ<#>R<#>J2O5 K F KO URRBBU<#>ML KPXBW<#>K4&ZKH<#>K1 Q3TKB97IC<#>SL1XOZ<#>P2Y<#>KOQ6FI<#>MSMW<#>TZ L<#>R A M OAE&H&C<#>(B<#>IGUO QZRL<#>L GX<#>C DKL JR<#>DO U<#>PDSE<#>6EJA M EFTIE<#>57<#>
LHDB<#>36<#>JHFBRSS<#>SDJIRMF<#>790G<#>-7<#>-C<#>1 QO MJOM<#>7<#>HVPREZ<#>GO<#>-H<#>-H<#>P9<#>K3YU<#>GS&AS&G<#>SRFIV<#>P1 MCY<#>6<#>-BO<#>SG<#>VLO<#>PO3HS<#>-RM<#>-L<#>AIR<#>3<#>IS&G<#>CH&C<#>9&K<#>
01-11-1989-ABTIES<#>MUGHTH7K3ZMM<#>J7B8A<#>33 KYA TAT <6&>K 13X IHRU<#>R0 P0 JGTYD<#>PGR<#>QAC CMOSDTUTAAAS<#>E8RL8<#>LXA 2&K L3L GDCEC<#>MXAX<#>ZTR V393<#>LDZUDC<#>D0WV<#>27GM<#>(F<#>245)166<#>SCGE
PTWR<#>PWZ<#>LW<#>(E<#>VIC E55556<#>V5555Z2ZHHMKKKOQ<#>IT WDO<#>0<#>4H M5 Y573<#>91 TINAOU<#>R0 P3ZNU<#>0<#>PDR<#>PDR<#>DL RPLICJOG20PK30<#>ADHDHJDIS MRUKX<#>HNDI<#>FOA<#>L&R<#>0<#>IXIVSMSTOC RCYVL<#>R<#>IDGCVS<#>5H<#>MGER
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01-11-1989-ABTIES<#>MUGHTH7K3ZMM<#>J7B8A<#>33 KYA TAT <6&>K 13X IHRU<#>R0 P0 JGTYD<#>PGR<#>QAC CMOSDTUTAAAS<#>E8RL8<#>LXA 2&K L3L GDCEC<#>MXAX<#>ZTR V393<#>LDZUDC<#>D0WV<#>27GM<#>(F<#>245)166<#>SCGE
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MZNY<#>V5C2FA<#>QBYZ<#>R<#>DE<#>2YFR<#>CQ<#>R<#>J2O5 K F KO URRBBU<#>ML KPXBW<#>K4&ZKH<#>K1 Q3TKB97IC<#>SL1XOZ<#>P2Y<#>KOQ6FI<#>MSMW<#>TZ L<#>R A M OAE&H&C<#>(B<#>IGUO QZRL<#>L GX<#>C DKL JR<#>DO U<#>PDSE<#>6EJA M EFTIE<#>57<#>
LHDB<#>36<#>JHFBRSS<#>SDJIRMF<#>790G<#>-7<#>-C<#>1 QO MJOM<#>7<#>HVPREZ<#>GO<#>-H<#>-H<#>P9<#>K3YU<#>GS&AS&G<#>SRFIV<#>P1 MCY<#>6<#>-BO<#>SG<#>VLO<#>PO3HS<#>-RM<#>-L<#>AIR<#>3<#>IS&G<#>CH&C<#>9&K<#>

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adjustments necessary for the fair statement of the Company's condensed consolidated balance sheet as of June 30, 2024 and its results of operations for the three and six months ended June 30, 2024 and 2023. The results for the three and six months ended June 30, 2024 and 2023 are not necessarily indicative of the results expected for the current fiscal year or any other future periods. Certain prior year amounts have been reclassified to conform to the current year presentation related to discontinued operations and new financial statement presentation as a result of the Ecommerce Wind-Down and the reverse stock split.

The accompanying condensed consolidated financial statements include the accounts of the Company and its wholly owned subsidiaries. All intercompany accounts and transactions have been eliminated in consolidation.

Reverse Stock Split

On February 13, 2024, the Company effected a reverse stock split of its common stock, par value \$0.0000001 per share, at a ratio of 1-for-80. The results for the three and six months ended June 30, 2024 and 2023 are not necessarily indicative of the results expected for the current fiscal year or any other future periods. Certain prior year amounts have been reclassified to conform to the current year presentation related to discontinued operations and new financial statement presentation as a result of the Ecommerce Wind-Down and the reverse stock split.

Principles of Consolidation

The condensed consolidated financial statements of the Company and its wholly owned subsidiaries are prepared in accordance with U.S. GAAP. All intercompany accounts and transactions have been eliminated in consolidation.

Summary of Significant Accounting Policies

1. Basis of Presentation

The condensed consolidated financial statements are prepared in accordance with U.S. GAAP. All intercompany accounts and transactions have been eliminated in consolidation.

2. Use of Estimates

The Company uses estimates and judgments in the preparation of its condensed consolidated financial statements. These estimates and judgments are based on the best available information and are subject to change as more information becomes available.

3. Revenue Recognition

The Company recognizes revenue from the sale of its products and services when control of the goods or services is transferred to the customer, and the amount of revenue is fixed or determinable.

4. Cost of Sales

The Company recognizes cost of sales when the related revenue is recognized. Cost of sales includes the direct costs of the goods or services sold.

5. Depreciation and Amortization

The Company depreciates and amortizes its property, plant, and equipment, and intangible assets, on a straight-line basis over their estimated useful lives.

6. Goodwill

Goodwill is recorded as the excess of the purchase price over the fair value of the identifiable intangible assets acquired in a business combination.

7. Financial Instruments

The Company's financial instruments include cash, accounts receivable, accounts payable, and other receivables and payables. These instruments are carried at fair value.

8. Fair Value Measurements

The Company measures the fair value of its financial instruments using the fair value hierarchy, which prioritizes the use of quoted prices in active markets for identical assets or liabilities.

9. Financial Receivables

Financial receivables are recorded at the net amount, which is the gross amount less an allowance for doubtful accounts. The allowance for doubtful accounts is based on the Company's historical experience and current economic conditions.

10. Warehouse Credit Facilities

The Company has warehouse credit facilities in place to support its operations. These facilities are used to finance the purchase of inventory and other working capital needs.

11. Long Term Debt

The Company has long term debt outstanding, which is recorded at its fair value. The debt is subject to various covenants and restrictions.

12. Revenue Recognition

The Company recognizes revenue from the sale of its products and services when control of the goods or services is transferred to the customer, and the amount of revenue is fixed or determinable.

13. Cost of Sales

The Company recognizes cost of sales when the related revenue is recognized. Cost of sales includes the direct costs of the goods or services sold.

14. Depreciation and Amortization

The Company depreciates and amortizes its property, plant, and equipment, and intangible assets, on a straight-line basis over their estimated useful lives.

15. Goodwill

Goodwill is recorded as the excess of the purchase price over the fair value of the identifiable intangible assets acquired in a business combination.

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The Company's financial instruments include cash, accounts receivable, accounts payable, and other receivables and payables. These instruments are carried at fair value.

17. Fair Value Measurements

The Company measures the fair value of its financial instruments using the fair value hierarchy, which prioritizes the use of quoted prices in active markets for identical assets or liabilities.

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