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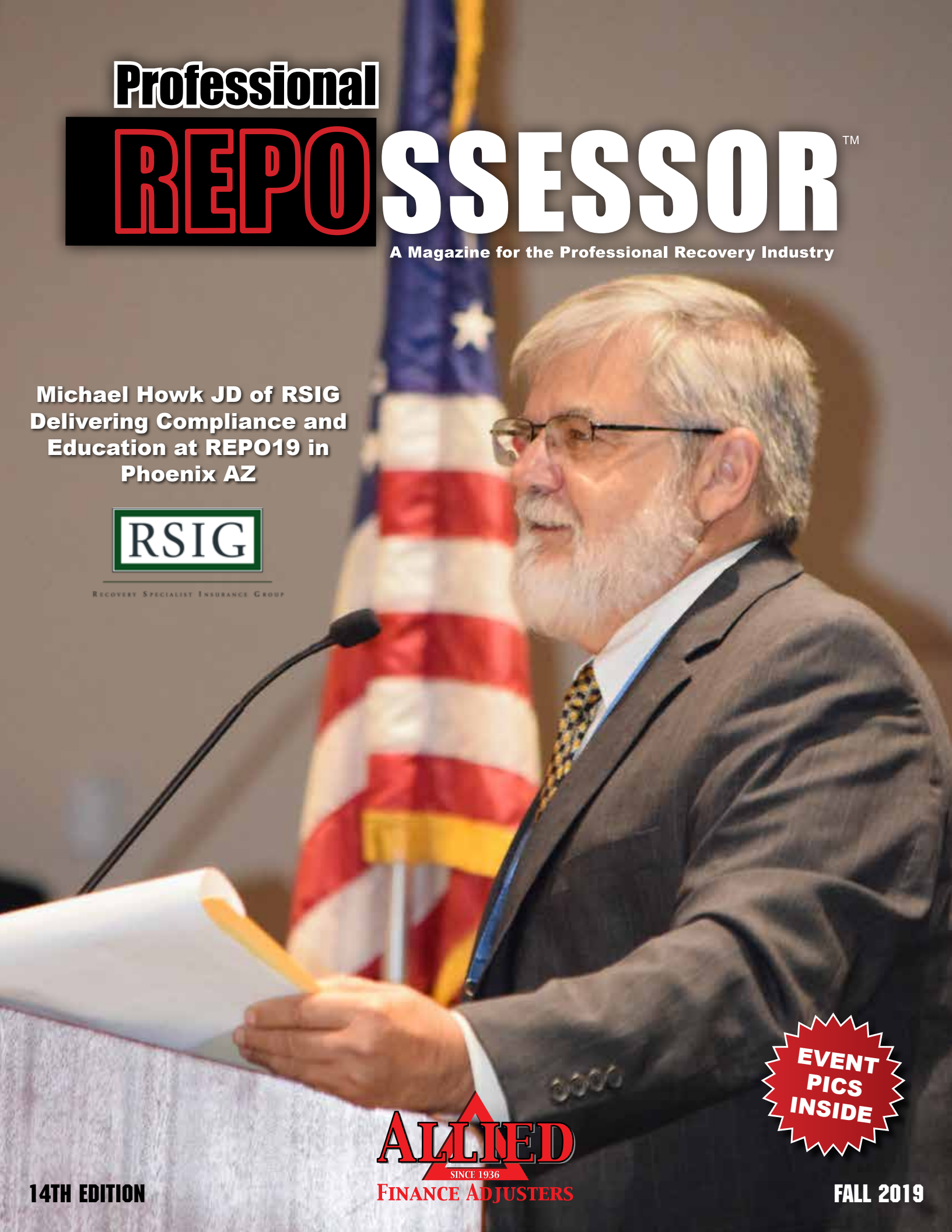
REPO SSESSOR™

A Magazine for the Professional Recovery Industry

**Michael Howk JD of RSIG
Delivering Compliance and
Education at REPO19 in
Phoenix AZ**



RECOVERY SPECIALIST INSURANCE GROUP



14TH EDITION

ALLIED
SINCE 1936
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FALL 2019

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FOR ALLIED, RSIG & ARA MEMBERS

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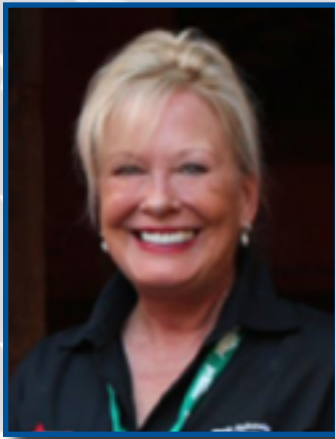
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Barbara Scheele
President, AFA

A Letter from the New Allied Finance Adjusters President

Hello and welcome to Professional Repossessor Magazine. This complimentary magazine is provided by Allied Finance Adjusters Conference Inc.



Barbara Scheele Takes the Helm as Only the Second Woman President in AFA's Long History

Dear Members,

On October 28th, 2019 at a meeting of the Executive Committee our President stepped down. In accordance with the bylaws I have filled the position of President of this great association. I was sworn in, and took the oath of office, it is a privilege to have the trust of AFA Executive Committee to lead this outstanding association. As the First Vice President and serving on the Executive Committee for the last several years I feel ready to the lead and fill the shoes of my predecessor.

As in the past we face many challenges in our industry, it is my goal to work towards finding some solutions to these ongoing obstacles we face. Excellent team work from our Board has brought improvement on all fronts. Although we have a monthly newsletter, one of my main goals during my Presidency will be to do a better job of keeping our members informed and up-to-date.

Together and with my guidance, you may rest assure that in all counts, your board of directors' best efforts will be put forth. Each Board Member and Committee Chair has a specific area of focus, and each brings a wealth of knowledge, talent and passion to the association. I encourage the membership to become more involved. This is an All-Volunteer organization and we can use your knowledge and diversity to keep us moving forward for the benefit of all.

In closing I look forward to working with everyone and thank you in advance for all your support.



Barbara Scheele
President

Allied Finance Adjusters Conference Inc.

***Mission Statement:** The mission statement of Allied is as follows:*

Allied Finance Adjusters Conference Inc. is a nonprofit national association of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members and those associated with the finance industry regarding innovations, changes and improvements that affect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.



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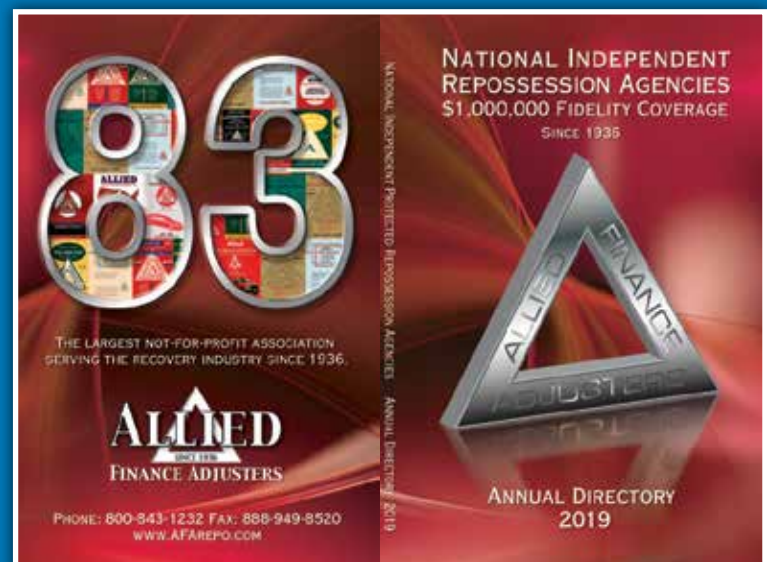
The Professional Repossessor Magazine is published quarterly (January; April; July; October) each year as a courtesy to the members, clients and friends of the Allied Finance Adjusters Conference, Inc. Contributions to The Professional Repossessor Magazine are requested and welcomed, but the right is reserved to select material to be published. Publication of any article or statement is not to be deemed an endorsement of the views expressed therein, nor shall publication of any advertisement be considered an endorsement of the product or service advertised. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., Editor George Badeen, Past President, P.O. Box 3853, Midland, TX 79702. Email: HomeOffice@alliedfinanceadjusters.com

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We did not produce a Summer 2019 edition.

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SAVE THE DATE • SAVE THE DATE • SAVE THE DATE

REPO2020

**Where do you enVISION yourself in June 2020?
Registration for REPO2020 – June 23-26 in the
Motor City, Detroit, MI, hosted AFA and RSIG is coming soon!
Save the Date and Mark Your Calendars!**



RECOVERY SPECIALIST INSURANCE GROUP

It is time to get your motors running towards the Motor City! Repo2020 will be hosted next June at the Motor City Casino & Hotel in Detroit, Michigan. With its roots in the auto industry – Detroit is a perfect place to think about the history of the auto repossession industry and to share in the vision of its future. Hosted by Allied Finance Adjusters (AFA) and Recovery Specialist Insurance Group (RSIG), Repo2020 is a don't miss event. Registration will be coming soon, but you should save the dates June 23-26, 2020. Exhibitor and Sponsorship Opportunities are available!

Agenda items can change, but plan on arriving in time to go on a tour of the Ford Rouge Factory where you can watch a Ford F150 built from the tires to roof and bumper to tail pipe! All that in 2 hours, AMAZING how fast they assemble those things! Then stay with us through Friday the 26th where you can attend an optional Commercial Tow-truck Driver Safety training course. This similar course has been offered at past events and received positive reviews and attendees were able to save money on their personal auto insurance as a result, not to mention it may save you from your insurance being non-renewed if you have had a bad year. Underwriters are always looking to see how you are improving your operations.

Come see what the vision for this industry can be when we work together. Join us for discussions for where the industry has been (Hindsight is always 20/20), where it is today (Seeing the Forest for the Trees) and where it is going (Tomorrow's Vision).

DOES THE ACTIVATION OF A NATIONAL GUARD MEMBER TRIGGER SCRA PROTECTIONS?

NAFCU's David Park answers whether the activation of a member of the National Guard triggers certain protections under the Servicemembers Civil Relief Act (SCRA) by explaining the differences between a member being activated under Titles 10 and 32 of the United States Code in a new post on the Compliance Blog.

Park notes "that the term military service as it is used in the SCRA only covers National Guard members in very limited circumstances – when they are called to active service by the President or Secretary of Defense under 32 § USC 502(f) for a period of 30 or more consecutive days."

He warns that understanding the differences can help credit unions avoid costly compliance issues, like the Department of Justice's **recent \$3 million settlement** with Nissan Motor Acceptance Corporation for alleged SCRA violations.

"While the SCRA may not protect National Guard members in other situations, for example, when the National Guard is called to service by a state governor, state's may have their own version of an SCRA-type law or provide other protections to National Guard members," writes Park. "Your credit union may wish to consult with local counsel for an assessment of whether there are any relevant state laws that might affect your credit union's obligations toward these types of National Guard members who may not be covered by the SCRA."

For more on National Guard protections, read **Park's blog**; NAFCU also has **resources on defense credit union issues** available. Those interested can **sign up to receive new blog posts** in their inbox every Monday, Wednesday and Friday.



NEW PLOT TWIST: CFPB AGREES ITS STRUCTURE IS UNCONSTITUTIONAL

Editorial by: By Alan S. Kaplinsky POSTED IN CFPB ENFORCEMENT, CFPB MONITOR

The long-running saga that is the litigation over whether the CFPB's single-director-removable-only-for-cause structure is constitutional took a new twist on Tuesday with the CFPB's announcement that it has determined that its structure is unconstitutional.

On October 22, 2019, from 12:00 to 1:00 p.m. (ET), Ballard Spahr will hold a webinar, "The CFPB's Constitutionality Goes to the Supreme Court: What It Means." [Click here to register.](#)

The announcement was made in identical letters sent by Director Kraninger to **House Speaker Nancy Pelosi** and **Senate Majority Leader Mitch McConnell**. In the letters,

Director Kraninger advised the lawmakers that in response to Seila Law's petition for a writ of certiorari seeking U.S. Supreme Court review of the Ninth Circuit's ruling that the CFPB's structure is constitutional, the DOJ, on the Bureau's behalf, has taken the position that the Bureau's structure violates the U.S. Constitution's separation of powers.

In its response, the DOJ urges the Supreme Court to grant the petition and resolve the constitutional issue by finding that existing Supreme Court precedent does not require the Court to uphold the Bureau's constitutionality because the Dodd-Frank removal provision is distinguishable from those previously upheld by the Court. The DOJ argues (and Director Kraninger agrees in her letters) that the appropriate remedy is to sever the for-cause removal provision. The DOJ suggests that because the CFPB now agrees that its structure is unconstitutional, the Supreme Court may "wish to consider appointing an amicus curia to defend the judgment of the [Ninth Circuit]" if it grants review. The briefs on Seila Law's petition have been distributed for the Supreme Court's October 11 conference.

While the constitutionality issue has loomed over the Bureau nearly since it opened its doors for business, it has now descended upon the Bureau as a very dark cloud. Although Director Kraninger suggests in her letters to Ms. Pelosi and Mr. McConnell that it will be business as usual at the Bureau and states that she will continue "to defend the Bureau's actions," she also indicates that she has "directed the Bureau's attorneys to refrain from defending the for-cause removal provision in the lower courts." At a minimum, her instructions are likely to cause the courts hearing pending cases (which are listed in Director Kraninger's letters) to stay those cases until the Supreme Court rules on Seila Law's petition for review and, if granted, its appeal. But even more significantly, her instructions could effectively bring the CFPB's enforcement activities to a halt. Companies that are recipients of CFPB CIDs or PARR letters or otherwise targeted by the CFPB in new or threatened enforcement actions can be expected to raise the constitutionality issue to challenge the CFPB's actions and Director Kraninger's instructions create uncertainty as to what position CFPB attorneys will take when faced with such challenges.

The CFPB's change in position is also likely to result in stays from the Fifth and Second Circuits in, respectively, All American Check Cashing and RD Legal. The CFPB has filed letters with the Fifth and Second Circuits indicating that it now agrees with the defendants in both cases that the Bureau's structure is unconstitutional but does not agree that the entire CFPA should be struck down. Instead, the CFPB believes severance of the for-cause removal provision is the appropriate remedy.

The Fifth Circuit heard oral argument in March 2019 and last week directed the parties to file letter briefs regarding what action the Fifth Circuit panel should take in light of the en banc Fifth Circuit's decision in *Collins v. Mnuchin*. Briefing has been completed in RD Legal and the Second Circuit has scheduled oral argument for November 21, 2019.



New CFPB Debt Collection Rule

Guest Editorial by Dave Rhodehamel, DirectorXcelerated Revenue LLC

June 24, 2019 – The Fair Debt Collection Practices Act (FDCPA) was passed in 1977, over forty years ago, at a time when telecommunication technology was in its infancy and the consumer Internet did not exist. Since that time, the technology used to communicate with customers has changed drastically. As one might suspect, the FDCPA has not kept up with these dramatic changes.

Due to the tension between modern technology, the preferences of consumers, and the enabling legislation, it is clear that regulators need to modernize and clarify certain aspects of the debt collection environment by updating Regulation F, which implements the requirements of the FDCPA. And yet, until the creation of the Consumer Financial Protection Bureau in 2010, no regulatory agency had the authority to do so.

Fortunately, the CFPB is fulfilling the job it was designed for, with a recently released proposed rule to update Regulation F. The proposed rule is a mixed bag—some bad, some good. However, it is much better than what was expected out of the former Democratic administration, preventing much more sweeping changes.

Perhaps the most important reform of the proposed rule is to update the methods of communication that are permissible during a collection attempt. Text messages, application notifications, and emails are radically different forms of communication than what was available in the 1970s. Indeed, the concerns that motivated the passage of the FDCPA are largely non-existent today, such as disruptive home telephone calls. That is because modern technology is much more private and can be controlled by a debtor much more easily, such as by silencing a phone or controlling certain alerts.



Further, the proposed rule would require debt collectors to send consumers a disclosure with certain information about the debt being collected on, including an itemization of the debt and plain-language information about how a consumer may respond to a collection attempt. Creating model disclosures to better inform consumers about contract terms and better protect lenders from litigation is an important role for the bureau. Collectors, for example, have been subject to litigation over “hyper-technicalities” in the content of communications, including over the placement of commas. Frivolous lawsuits help no one. This has also led to a proliferation of disclosures that discourage consumers from reading them. Simplifying the disclosure regime, helping consumers better understand their rights, and creating clear rules of the road are important for all parties.

Beyond updating communication practices and providing model validation notices and safe harbors, the bureau should be wary of the fact that debt collection is already an extensively regulated service, at both the state and federal level. Undoubtedly, there were draconian debt collection practices centuries ago that have been rightly prohibited, such as imprisonment for debt. Other conduct such as certain forms of harassment and intimidation have more recently been prohibited under the FDCPA. But virtually all of the “low-hanging fruit” has been picked and further regulation will represent a much more acute discernment between the marginal costs and benefits of new regulation.

The consequences of regulating the collection of debt are similar to the regulation of debt itself. Credit is priced according to risk. If the restrictions on collections are too great, the risk of loss is higher, as creditors will recover less from borrowers, and borrowers will have an incentive to default more often. In this case, a lender will respond in a number of predictable ways: charging more, lending less, requiring higher collateral, restricting access to credit



altogether, or engaging in more aggressive collection tactics, such as litigation, more quickly. The result is that consumers are left with higher prices and lower quality products. Indeed, the CFPB's own study found that debt collection restrictions "reduce access to credit card accounts and raise prices for credit cards," with concentrated negative effects on sub-prime consumers.

The bureau should therefore make use of its recently established Office of Cost-Benefit Analysis to rigorously analyze the rule's impact on competition and consumer welfare before proceeding with the rule. This is not only a

necessity in pursuing good public policy development, but also a legal requirement of the bureau. Further, a dearth of empirical evidence would open the rule up to legal challenge under the Administrative Procedure Act.

Overall, however, the CFPB's proposed rule to update the Fair Debt Collection Practices Act and Regulation F is a positive step to bring consumer protection regulation into the 21st century.

Dave Rhodehamel
DirectorXcelerated Revenue LLC
(614) 636-4234
www.xcelrev.com

About

Xcelerated Revenue –

We make the collections process as easy as possible for both the creditor and the customer. XcelRev was founded by two attorneys with over 35 years combined experience in the debtor-creditor industry. We've spent years legally representing BOTH debtors and creditors, giving us the unique ability to understand collections from both perspectives.

XcelRev was founded on 3 core principles:

1. Be part of the solution – not the problem.
 - We don't beat up debtors – that does no good. Instead, we try to become subject matter experts on the debt, seeking a solution to whatever problem created the delinquency.
2. Use technology.
 - Our system is built upon connecting with people and we use all permitted innovation to do it.
3. Compliance.
 - Our experience with regulation, litigation & compliance means we will always be diligent about & committed to following the rules. We believe that customers who owe money to our clients should remain "customers" throughout the debt collection process. Ultimately, we strive to help our clients recover their outstanding accounts as quickly and cost effectively as possible, but we also strive to treat every "customer" with courtesy and respect.

Our approach is simple: make the collections process as easy as possible for both the creditor and the customer. We service creditors across various verticals, including: retail & wholesale trade, auto finance, financial, consumer debt, student loans and medical.

Allied supports State Associations

Illinois Recovery Association (IRA)

The Illinois Recovery Association has been servicing the recovery agencies in Illinois since 2002. "The Road Ahead Starts Here"

Hello Everyone hope 2019 is finding everyone well, our association is considering trying to assemble a statewide event for all **Illinois repossession agencies**. We are thinking about the Peoria area in the late fall. If anyone has any input please contact me with suggestions or questions. Please remember **"UNITED WE STAND DIVIDED WE FALL"** It's very important that we work together to make our industry better for all. **EVERYONE PLEASE BE SAFE OUT THERE**. If you're interested in becoming a member of our association please contact us for more information.

Become a IRA Supporter or Member Today!

Visit www.illinoisrecoveryassociation.com for more information or call (708) 921-3575

Jon Jendral- President



Carolina Finance Adjusters (CFA)

The Carolina Finance Adjusters Association(CFA) has accepted your request to bring together all who are involved in the business of recovering collateral for the lending industry in South Carolina. Our mission is to bring together recovery agents and their clientele, appropriate government agencies and regulatory authorities in hopes of improving the professionalism of collateral repossession as an honorable profession and to improve the image of those who work within the industry.

Become a CFA Supporter or Member Today!

For more information www.carolinafinanceadjusters.org or call (843) 760-0520

Scott Chambers - President

Florida Association of Repossessors

Florida Association of Repossessors is a newly formed group supported by AFA and a meeting is being put together to pick board members and establish rules and or Bylaws. Web site is; <http://www.flarepo.org/>. For information visit our website or Contact Allied Finance Adjusters at 1-800- 843- 1232.



Michigan Association of Repossession Agencies (MARA)

Repossession volumes are up, but we are still operating lean.

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Contact us at michassocrepo@gmail.com or call 616-552-5674.

Mark S. Haskins - President



California Association of Licensed Repossessors (CALR)

History has shown that many states in our nation adopt the laws passed in California.

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Marcelle Egley - President



Texas Accredited Repossession Professionals (TexasARP)

Visit www.TexasARP.org for more information and on how to become a member.

Stephanie Findley, President

info@TexasARP.org



Women in the Repossession Industry

By Heidi Kiel, Staff Writer



Emily Hemmings has learned when life knocks you down, you have to dust yourself off and get back on your feet again. As anyone in the repossession industry will tell you, it takes grit, determination and persistence to work in this profession.

Emily started in the recovery industry in the spring of 1995. She worked with her husband Chuck as he repossessed cars in the night and loved the thrill of the job! Later that year with no money to their names and borrowed equipment, they obtained an insurance policy and started Quick Recovery in Georgia.

Emily and her husband worked around the clock to build their repossession business. Then tragedy hit. Her father fell ill and they found themselves providing around the clock care for him. She was burning the candle at both ends, running a business while taking care of her children and father. After her father's passing, grief took over and she lost her drive. Consumed by grief, Emily was faced with the reality of losing her business. With encouragement from her husband, she found the strength to get her life in order again and get back to business.

Determined to make her father proud, Emily took ownership of the company in November of 2005, incorporated the business and bought her own building. She worked tirelessly, building the business up to 23 employees, picking up over 400 cars a month. Allied Finance Adjusters awarded her the "Rookie of the Year" award in 2014.

Emily wears many hats and spends a lot of time these days working on compliance related issues and marketing. She is very hands-on, staying involved in the day to day transactions of her business while keeping tabs on the location of her team. She recognizes that every situation requires a different mental view – this is not your typical day job and no two days are alike.

As Emily leaves her imprint on the repossession industry, she is proud to have her daughter working by her side who is in full training mode to become a second generation female owner. Women in this industry are a rarity and need to use that to their benefit. Women want to see other women succeed. Her advice to women in the repossession industry: speak up, speak out and connect!



Heidi Haskins Kiel

CAN YOU BE SUED FOR SOMETHING YOU POST ON FACEBOOK?

Provided by HG.org



Since Facebook's launch, millions of users have been drawn to the site to give friends updates, share pictures and reconnect. As such, it has provided people with a platform to communicate information in a way that they may otherwise never have considered. While posting information on Facebook may give people a sense of anonymity especially if their profile does not reflect their true identity, posting certain information on Facebook may provide the basis for a lawsuit.

Defamation of Character

One cause of action that may arise from posting information on Facebook is a defamation of character claim. To prove defamation of character, the victim has to show that you made a statement that was published, it caused the victim injury and it was false and was not a privileged statement. The statement must be spoken or written. Spoken defamation is usually referred to as "slander," while written defamation is usually referred to as "libel."

While many people may look at Facebook as a private medium to share information, Facebook is actually considered a public forum by many. Furthermore, multiple courts in various jurisdictions have found that there is no legitimate expectation of privacy on Facebook, even when users take precautions to keep certain content "private." The victim has to show that someone saw the post. Successfully winning a defamation suit does not require that many people saw the communication, as even an email sent to one person has provided justification for an award in other libel actions.

The statement must be damaging to the individual, including to his or her reputation. This may require that the individual show how he or she was damaged from the statement, such as being ostracized from a social group or losing business at his or her store. Some states have "slander per se" standards in which certain statements are presumptively slanderous, such as statements that a person committed a crime, was professionally incompetent or was promiscuous or a carrier of a disease.

Truth is a defense to a defamation lawsuit. It is not libelous or slanderous for a person to repeat a truthful statement about someone, even if the statement may damage that person's reputation.

There are specific laws about referencing someone else's post or repeating it, which generally state that a re-tweeter or re-poster is not considered the publisher or speaker of the original information. There are also special laws in some states that limit liability if a person quickly removes a post or tweet. There are also different standards that may apply if the person being posted or tweeted about is considered a public figure

as the law recognizes that public figures put themselves in a position to be ridiculed. Typically, a public figure must show actual malice behind the statement in order to prevail.

Continued on next page



Harassment

Cyberbullying and an increase in intimidating behavior on social media channels have resulted in many states enacting laws that prohibit online harassment specifically. Even if such laws do not exist, current state harassment laws may provide a basis for a lawsuit. This may include cases in which a person impersonates someone else and pretends to post as him or her.

Invasion of Privacy

Another cause of action that may arise from posting information to Facebook is an invasion of privacy claim. This cause of action may arise when a person's private information is posted to Facebook or when embarrassing photos of a person surface when the individual had a reasonable expectation of privacy.

Copyright Infringement

Although unlikely, if a person posts content that is copyrighted by someone else without the owner's permission, the owner of the content can theoretically sue for copyright infringement.

Consideration

The above causes of action largely rely on the interpretation of state laws, which vary widely across the country. If someone has filed a lawsuit against you for a Facebook posting or you believe that you are the victim, a torts lawyer in your area may be able to help.

The RABF has answered the calls of more than 80 families, disbursing more than \$370,000.

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THE “TRAILS AND TRIALS” OF AN ASSET RECOVERY SPECIALIST

As a person who has chosen to follow the uncharted “**TRAILS**” of an asset recovery specialist, better known to the public as a “**REPO MAN**”, we wear many hats, and have many “**TRIALS**” as we go about our daily and nightly chore of locating and recovering collateral covered by a security agreement which is in default.

One of the “**TRIALS**” the asset recovery specialist may expect to face is that to maintain compliance, follow regulations, present a calm and professional demeanor and avoid any type of breach of peace and subsequent lawsuits they should know the laws which govern the recovery industry on a Federal, State and in many instances even a City level.

As a “**CERTIFIED EXPERT WITNESS**” and “**SUBJECT MATTER EXPERT**” I would like to briefly address a few of the situations the agent can expect to encounter, on a daily or nightly basis, when confronted by the consumer, their relatives, neighbors and their “Jail House Lawyer Friends.

WHEN IS THE ACT OF AUTOMOBILE REPOSSESSION COMPLETE?

Before attempting to answer this question, I must first provide the reader with a disclaimer, “I am not an attorney, I am not giving legal advice but rather am responding based on my 47 years of experience in the asset recovery industry where I have participated in over 20,000 recovery assignments.”

Now to address the question, “When is a repossession complete?” I would first give you the “Safe Harbor” answer.

The repossession is complete when you have secured the vehicle in question behind a locked gate or door and have sat down for a hot cup of coffee. Then and only then can you rest assured that the act of repossession is complete.

But as we who have worked in the field know, this is not always the case, so let’s look at the reality of the situation. I put the question out to the 50 plus professional members of Eagle Group requesting they give me their state and a one sentence summary, here are a few of the responses:

Illinois: State law states that unit is considered repossessed when the agent has “**care, custody and control**” of the unit, however, no one is really sure how to interpret exactly what that means.

Ohio: Per local district attorney the repossession is not complete until the vehicle is on your lot.

California: **BUSINESS AND PROFESSIONS CODE - 7507.12.** (note... this is a one sentence answer in California)

(a) With regard to collateral subject to registration under the Vehicle Code, a repossession is complete if any of the following occurs:

(1) The reposessor gains entry to the collateral.

(2) The collateral becomes connected to a tow truck or the reposessor’s tow vehicle, as those terms are defined in Section 615 of the Vehicle Code.

(3) The reposessor moves the entire collateral present.

(4) The reposessor gains control of the collateral.

(b) No person other than the legal owner may direct a reposessor to release a vehicle without legal authority to do so.

Furthermore: it’s a crime (misdemeanor) for anyone to mess with us after it’s been repossessed.

Continued on next page

THE “TRAILS AND TRIALS” OF AN ASSET RECOVERY SPECIALIST

California: Connected to the tow truck or after Agent has gained entry to the interior of the vehicle. The statute goes on to state gaining control of vehicle/moving the vehicle, etc) [California Business and Professions Code 7507.12a]

Michigan: A repossession is not complete until the final letter of accounting is done.

North Carolina: In the eyes of law enforcement when the vehicle is in the care and custody of recovery agent with no breach of peace. Company Policy: When all paperwork, including pictures, is duly submitted to the client shortly after the vehicle arrives in storage.

New York: When we have possession of unit.

Texas: When we are in care, custody and control and it has been reported.

Idaho: When we have control of the vehicle after that we are in transport mode.

Florida: When you have custody and control on public property.

Tennessee: It is complete when the vehicle is removed from where it was taken and out of sight of the area it was taken from.

I also would like to share a conversation between two of the Eagle Group members which is very relevant to the question and shows clearly there is no black line answer.

EAGLE #1 *“If a debtor follows one of our trucks to a Dunkin Donuts....10 miles from the point of repo, causes a scene, there’s a breach of peace. THEY may be doing the breaching, but we’re getting sued, so we lose no matter what. If the cops show up, it’s guaranteed to make things worse for us. In our neck of the woods, and I think most, you’re not safe until you’re on your own property.”*

EAGLE #2 *“With this logic explain to me the difference if your yard is two blocks away from the point of repo, and you take it without contact, get to your yard, and the debtor walks through a closing gate clearly marked NO TRESPASSING, jumps in the repo, drives it out, etc.*

Or if there’s an altercation and you ask them to leave?

I’ve been part of the Leg Committee that drafted and changed California Law. The point is Time & Distance should have no consideration of when a repossession is completed.”

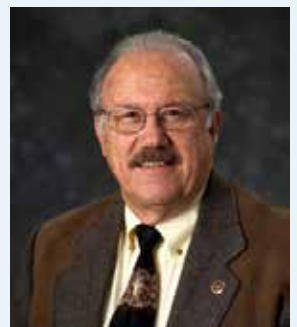
EAGLE #1 *“Agreed, though when is it completed?. Years ago, (and not that many) if the car was off their driveway, on a public street, even a foot away from their property line.... you were in possession and it was the lenders property at that point. The repossession had been completed.”*

As is evident, for the professional asset recovery specialist to avoid the TRIALS on the TRAIL to a legal repossession of property covered by a defaulted security agreement, they must know not only the repossession statutes of the state in which they are working but also how courts in their state have ruled when this question arises.

Until next time... Stay on the TRAIL and avoid the TRIALS.

(Excerpt from the upcoming Eagle Group XX Publication
“THE TRAILS AND TRIALS OF ASSET RECOVERY”)

Author; Ron L. Brown
MCE, IFCCE, CCCO, MPRS, CARS, API
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IF YOU FEEL DIFFERENT, YOU DRIVE DIFFERENT. DRIVE HIGH, GET A DUI

Drunk driving is 100-percent preventable.

Don't make the choice to put yourself and others at risk.

The U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) is joining forces with law enforcement nationwide during the 2019 Labor Day Drive Sober or Get Pulled Over high-visibility enforcement campaign, which runs from August 14 through September 2, 2019. The enforcement campaign coincides with the 2019 Labor Day holiday weekend, which is one of the deadliest times of the year in terms of drunk-driving fatalities. Labor Day proves to be an especially dangerous time on the roads, as people are enjoying those last summer parties and, sadly, making the deadly decision to drive after drinking.

Drunk driving isn't the only risk on the road: Among several others, drug-impaired driving is an increasing problem on America's roads. If drivers are impaired by any substance—alcohol or drugs—they should not get behind the wheel of a vehicle. Driving while impaired is illegal, period. The Governors Highway Safety Association found that 43.6% of fatally injured drivers in 2016 tested positive for drugs and over half of those drivers were positive for two or more drugs.

Nationally, it's illegal to drive with a blood alcohol concentration (BAC) of .08 or higher. Yet in 2017, one alcohol-impaired-driving fatality occurred every 48 minutes. In the month of August, over the five-year period from 2013-2017, almost 10 percent of drunk drivers in fatal crashes had one or more previous convictions for impaired driving. The decision to not drink and drive should never be a tough one. Alcohol consumption lowers inhibitions, causing you to make bad decisions you would not otherwise make. Do not trust yourself when you drink.



IF YOU FEEL DIFFERENT, YOU DRIVE DIFFERENT. DRIVE HIGH, GET A DUI

Things to remember about driving while impaired:

- On average, a DUI can set you back \$10,000 in attorney's fees, fines, court costs, lost time at work, higher insurance rates, car towing and repairs, and more.
- If you're caught drinking and driving, you could face jail time
- Drinking and driving could cause you to lose your driver's license and your vehicle.
- Having a DUI violation, **will** prevent you from being approved to operate any vehicle insured under our insurance program.

While you may never drink and drive the above reminder is important to you as well. The statistics from the National Highway Traffic Safety Administration shows that nearly 30 people a day in the US lose their lives in drunk driving crashes. This number does not include fatalities linked to drug-impaired driving. Impaired drivers put you and your drivers at risk. Below are a few tips which may help protect you and your drivers from impaired drivers.

Things to remember about impaired drivers:

- Do not stay in their lane- they swerve because they are unable to focus
- Hug the Center Line-in an attempt to avoid swerving and veering off the road
- Hit Objects Near the Road- blurred vision can cause drivers to collide with mailboxes, poles and other objects.
- Make wide turns – overdoing basic maneuvers is common among impaired drivers because they have trouble judging distance.
- Drive under the speed limit – impaired drivers will try to remain undetected by police, which leads to trying to be extra cautious.
- Tailgating – in an attempt to drive straight, impaired drivers, mimic the car ahead, which can result in tailgating
- Excessive Braking – with limited ability to focus and react, impaired motorist may constantly hit the brakes.
- Not Using Headlights- alcohol makes people forgetful.
- Inappropriate Signaling – impaired drivers get easily confused
- Stopping for no Reason –

Here's what to do and what not to do, if you encounter an impaired driver on the road:

- Stay far away from the vehicle
- Never attempt to stop an impaired driver
- Do not try to pass the vehicle
- Make sure your seat belt is buckled
- Pull over and Call 911

We hope these reminders will help keep you and your drivers safe while on the road during the upcoming Labor Day Weekend and throughout the rest of the year.





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REPO19

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**June 18 - 21, 2019 at the Beautiful
Arizona Grand Resort, Phoenix, Arizona**



REPO19 was another great event held in Phoenix Arizona. The event was full of education and networking by all that were in attendance. The Board meeting was very informative with many members in attendance. The event was kicked off with the welcoming reception held in the vendor room.



The vendors had many new products to show off to the members and the vendor room was always busy.

Get ready for REPO2020!!!



The training and continuing education were the main part of the meeting and was well worth the mandatory attendance to receive a certificate.



John Michael of Web Weaver USA was awarded vendor of the year at this year's event. John gives his time and money to chair the RABF a testament to his love for industry. The auction was a great success as members fought over the items being auctioned off with money being raised for the RABF.



The Award's Dinner was a great way to show those that made a difference this last year how much they were appreciated. A fun time with entertainment and networking was a great way to end this wonderful event.

ACCEPTING VEHICLES BACK

RECOVERY SPECIALIST INSURANCE GROUP

“REMOVE THE LIABILITY BEFORE REMOVING THE VEHICLE”

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Issue: Client has issued new policy explaining debtor redemption from an auction facility is no longer permitted; requiring the reposessor to take the vehicle back once it has left their care, custody and control so debtor can redeem from the reposessor's facility.

Background: It is most insurance providers position that accepting the return of a vehicle once it has left the reposessor's care, custody and control is inviting a claim and complaint against the repossession company. From a risk management perspective this is not a good business practice and exposes the repossession company to potentially costly litigation, increased overhead costs, a higher potential for insurance deductible expenses and potentially increased insurance rates or non-renewal if a pattern of claims emerges from this practice.

Recommendations: If a repossession company agrees to accept vehicles back, it is highly recommended they confirm with their insurance provider that they would have coverage for this activity. If so, there are several recommendations as they relate to the procedure that should be followed:

The repossession company with the help and assistance from their client should obtain at least 3 hold harmless agreements in order to make sure their interests are fully protected. Hold Harmless Agreements are often not enforced and insurance companies and your clients will likely want claims settled rather than going to court, but a strong hold harmless agreement should make each party think about their responsibility in these cases. Hold Harmless Agreements should be obtained from:

- The Client and Lienholder, if not the same.
- The Transporter who delivers the vehicle back to the reposessor's secured facility.
 - o Transporters have been responsible for damage when loading/unloading and moving vehicles from one location to another.
 - o Some unethical transporters have driven vehicles for personal use and vandalized them for parts.
- The Auction from whom the vehicle is being returned.
 - o Auction employees have damaged vehicles being moved around their lots.
 - o Items have been removed from vehicles, stereos, speakers, tires swapped etc. while at auction.
 - o Auctions are subject to weather and “Acts of God” including wind, flood and hail – and many reject that garagekeepers coverage in order to reduce costs. A vehicle could be returned to you with hail damage that occurred while the vehicle was at the auction.

Before acceptance of the returned vehicle, the repossession company needs to perform a new detailed condition report of the vehicle and a detailed comparison between the original condition report. This would include needing to be aware if the vehicle runs – noting any issues, differences in mileage from the reposessor's original condition report, noting if tires, stereo equipment, etc have been changed.

Continued on next page



(The level of scrutiny at this point makes it imperative that the reposessor establish and maintain the utmost highest standards and business practices when the first condition report is completed. The often seen practice of being able to check good or fair across the board are no longer acceptable. The repossession office will have to have a clear set of standards, criteria and a method and policy of communicating that information to their clients. Condition reports are often subjective much in the same that “beauty is in the eye of the beholder”; what is considered good or fair to one person may not be the same to another.)

When a vehicle is returned to the reposessor's location, it is imperative that the reposessor get a signature on the new condition report, a printed name of the transporter and it is highly recommended a photo of the transporter's drivers license (or a picture of the photo ID from whom the vehicle is being released). When a reposessor releases a vehicle to a debtor, they obtain a copy of a photo ID – this practice should be followed whenever a vehicle is released or in this situation returns to the reposessor's care, custody and control.

Auctions have historically made it a point when accepting vehicles into auction of marking them “Received, But Not Inspected”. This has been the auctions way of saying they agree the vehicle referenced on the form was delivered, but they are not making any note as to the condition it was received in. That stamp alone has often served as “Proof of Delivery” and has led to claims where a vehicle was damaged in transport or at the auction, but the reposessor being blamed and their client attempting to hold them financially responsible.

It is highly recommended that the repossession agent have a key available to them (either provided by the client or authorization and approval to make one themselves) for the unit. If the reposessor does not have a key, how are they supposed to be able to confirm the vehicle's ability to run prior to the release to auction and when it is returned? Repossessors should always have a key to be able to verify the vehicles ability to run and its mileage (due to claims of conversion if a vehicle has unexplained, excessive mileage on it once the debtor gets it back) and inspect the vehicle for property; however upon taking a vehicle back it has gone through at least 2 other entities' hands...twice. When the debtor picks up the unit with their key and then claims transmission damage, who are they going to blame? And how will it be determined where that damage occurred? (If the reposessor NEVER had a key, how are they to know if the transmission was shot during the initial repossession?)

One also cannot neglect to consider the potential risk and exposure associated with the additional debtor contact. An angry debtor could come to your lot to redeem the vehicle they should have gotten from the auction and there could be physical confrontation, injury to repossession agency staff etc. If the debtor is responsible for paying fees at the time of redemption and then doesn't have all or enough of the money, if the reposessor refuses to let the debtor see their vehicle before trying to make them sign for it, if the debtor in anyway feels threatened or embarrassed etc. these are all scenarios from lawsuits when the reposessor and debtor make contact. Taking the vehicle back, presents these scenarios and potential claims. Whether or not there would be coverage could be determined on claim day and how the legal complaint is written; keep in mind also the contract you sign may obligate you to pay for these types of claims, regardless if your insurance policy has coverage or not.

Continued on next page

ACCEPTING VEHICLES BACK

There should also be a clear policy established addressing how long the reposessor will be expected to store the unit(s) returned to them. Vehicles left unredeemed or abandoned take up valuable space on a reposessor's lot and have to remain secured at all times.

Summary: The repossession agency has to determine if they are able and willing to provide this additional level of detail and service to the client making this request. Rest assured if the current client making the demand is successful and the new policy of redemption only from the repossession office proves beneficial – other clients and lenders will begin to make the same requirement and the potential liabilities, risks and exposures to the repossession agency increase dramatically. This is yet another demand for services that cause an increase in exposure to the repossession company, likely with little to no additional compensation* but could prove to be extremely costly.

*Please keep in mind that if there has been an agreement for additional compensation, it may not be enough to reimburse your deductible expenses or the increase in premium you may receive if your rates increase due to the increase in claims.

Quick Take-Aways:

- Legally binding strong hold harmless agreements from all involved parties, providing indemnification and defense for all related losses if a vehicle is taken back, not just physical damage to the vehicle.
- Extremely detailed condition report done at the time of initial repossession/storage, because it will be used as the basis for any damage claim if a vehicle is returned
- Extremely detailed condition report of the vehicle once it is returned, bringing attention to any new damage by comparison to the original report
- Clear policies and procedures about how to properly fill out a condition report so there is less confusion about what is "Minor Damage", "Normal Wear and Tear", "Good", "Fair" etc.
- Repossession agencies should be getting keys for every repossession to protect against operability claims, personal property claims and claims of conversion for additional/excess mileage
- Signature, Printed Name and Copy of ID of person from whom the vehicle is released and/or returned
- Clear understanding of how long the reposessor is to be responsible for the vehicle and procedures if left unredeemed.



RECOVERY SPECIALIST INSURANCE GROUP

NEW PAYDAY LOAN ALTERNATIVE FOR FEDERAL CREDIT UNIONS

The National Credit Union Administration has amended the NCUA's general lending rule to provide federal credit unions with a second option for offering "payday alternative loans" (PALs). The rule will be effective in early December 2019. Having an added lending option could increase the need for enforcement services on defaulted loans.



In 2010, the NCUA began to allow FCUs to offer PALs as an alternative to payday loans. For PALs currently allowed under the NCUA rule (PALs I), an FCU can make a closed-end loan that meets certain conditions including: that the loan amount must be between \$200 and \$1,000; the loan term can be between one and six months; the number of loans to a specific borrower is limited; and the borrower must be a credit union member for at least one month before the loan is made.

Loans under the new rule--PALs II--incorporate many of the features of PALs I while making three changes:

- The loan can have a maximum principal amount of \$2,000 and there is no minimum amount
- The maximum loan term is 12 months
- No minimum length of credit union membership is required

An FCU cannot make more than one of any type of PALs loan to a single borrower at a time.

With a new line of loans available to federal credit unions, you should redouble your marketing efforts and let FCUs in your area know you can help should any of these new loans fall into default.

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THE LPR WAR IN THE FIELD

Guest Editorial by: Anonymous

It's a weekday at 1:30pm in a business complex in any town in America, when an LPR (License Plate Recognition) camera driver gets a hit on a vehicle. Like a thousand and more times a day all over the country, he calls in a truck who arrives to pick the vehicle up. But this time, as the vehicle is being secured, a second camera car, from a different and competing repossession agency arrives on the scene.

With two women in the car who block in the tow truck, claim possession and begin shouting obscenities and making threats against the agents in an attempt to bully them into giving up on the recovery.

While the original camera car driver attempts to discuss their right to the vehicle with the driver, he walks around and behind the competitor's camera car to talk to the passenger, the driver of the camera car backs the car up into him knocking him to the ground. In panic, the camera car and its passenger flee the scene only to be followed up on by a tow truck from the competing company whose driver continues the berating tirade and attempts to thwart the repossession or draw the borrowers attention in order to solicit an interaction with the debtor that could cause a breach of peace, which would, of course, deny both companies and the lender from recovering the vehicle at all.

Keep in mind, this entire scene played out in broad daylight and was captured on truck mounted cameras. Imagine what the agents are facing in the middle of the night, when less prying eyes are present?

In the incident described above, the LPR company that both agencies worked for refused to take any action against the offending party. While a police report has been filed against the offending individuals and video recording evidence of the incident is available, the ramifications against the company by its LPR service provider are completely absent, despite previous reported incidents that are outstanding in civil court as well as previous allegations of threats from the owner on one of its local competitors.

This is obviously not how the LPR network is supposed to work. Unfortunately, this incident, which occurred recently, is not an unusual one. These incidents have been occurring all over the country for years and little or nothing is being done about them unless an injury occurs or the police intervene.



While we all know that double assigning repossession assignments is both dangerous and can be deadly, it is an inherent risk constantly posed by the LPR process. What is different, is that usually, it is the borrower that poses the risk to the agent. It has now come to the point where the agents pose a risk to each other. In Phoenix on November 19, 2015, one agent actually shot another over a unit.

Finder's keepers, we all learned that phrase as children. Well, protocol in the field should be the same. The idea that anyone should attempt to coerce another into giving up on a recovery or allowing one to be lost in spite is counterproductive, childish and unprofessional.

The repossession industry is and always has been a very competitive one, with agencies always trying to steal clients by hurting the other agencies effectiveness and reputation.

Many years ago, long before LPR, competing repossession agencies employees often engaged in nefarious activities against one another as benign as blaring their horns to wake borrowers inside while a competitor was recovering a unit, to slashing tires and hydraulic hoses, or even removing essential tools from competitors trucks like pigtails for tow lights or unsecured dollies on trucks parked at gas stations or coffee shops.

Meanwhile, at the agency owner level, they would yuk it up at association meetings, shake hands and act friendly with one another only to return to the offices and call clients making allegations about the same competitors losing their insurance, licenses or other claims in the effort to cast shade on their reputations.

Two of my favorite men in the industry competed directly with one another. The late Lee McDaniel of Eagle Recovery and Scott Patterson of Patterson Recovery of

THE LPR WAR IN THE FIELD

the Southern California Pomona area worked the same neighborhoods and competed for the same clients, but both were very good friends and were always willing to help one another in a time of need. While the majority of competitors aren't as close as this, most are at very least, respectful and professional.

So, why can't everyone play nice together? Times are lean, rates are flat and expenses keep rising. Every chunk of metal is critical for both the agency owners and their staff. It is at times like these that desperate people do desperate things, and very often with dangerous and litigious results.

It is a great frustration to the agents that pay to run LPR cameras, that they feel little or no protection by the LPR companies from these agencies who often employ these violent and nefarious tactics. But it is not only the LPR companies who have failed to reign in these bad actors. These companies usually run on the very same repossession insurance as everyone else, who are operating their companies both legally and compliant. These bad actors, are inevitably dragged into lawsuits

that run up everyone's insurance premiums, which are already the largest or second largest expense every repossession company in the nation deals with.

What can the repossession industry do to combat this type of unprofessional behavior? Not much, but the LPR and insurance companies would be best serving their clients and agency base by removing access to agencies engaging in proven, criminal, litigious or dangerous behaviors, especially those affecting the safety or recovery of the lenders collateral, before they end in lawsuits or criminal complaint.

While we can not understand why the LPR company in question chooses to remain affiliated with such a litigious and unprofessional company, there is one thing that every professional can do. Establish a clear "Golden Rule" of the field for all employees to follow. While competition is desired and appreciated, unprofessional and dangerous behavior is not and must be stopped.

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Miami
Target Recovery, Inc.
Luz Maestre
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Florida

Orlando
B&P Auto Recovery Services
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Orlando
Gauntt Investigations, Inc.
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Port Charlotte
Sun West Recovery, Inc.
Barbara Scheele
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Action Towing & Recovery of Sarasota
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Anytime Recovery Inc.
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Georgia Collateral Recovery Bureau, Inc.
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Premier Recovery Solutions, Inc.

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Fort Oglethorpe

FSR Services, Inc.

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Speedy Recovery Services, Inc.

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Loganville

Quick Recovery Services, Inc.

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Triton Recovery and Commercial Services, LLC

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Villa Rica

Eagle Eye Recovery Inc.

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State Recovery

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All City Towing & Recovery, LLC

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B/A Recovery Inc.

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Addison

Illinois Repossession Agency, Inc.

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Illinois

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Assets Biz Corporation

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Traxx Recovery, Inc. dba Alex and Son
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8235B Mechanicsville Tpke.
Mechanicsville, VA 23111
804-730-4207

Norfolk
Hampton Roads Recovery Services LLC
Geno Lee
312 E. 18th St., Norfolk, VA 23517
757-446-8576

Richmond
Glen Allen Recovery, Inc.
Kirk K Ammons II
8618 Broadway Ave., Richmond, VA 23228
804-266-2700

Richmond
Select Recovery Agents, Inc. (VA)
Jason J Ludwig
12270 Maple St., Ashland, VA 23005
804-798-5443

Rustburg VA,
Dragon Recovery LLC
Susan Hall
11626 Wards Rd. Rustburg, VA 24588
434-200-9012

Washington

Puyallup
Secure Asset Recovery
Amber Strickland
13018 Canyon Rd., E. A, Puyallup, WA 98373
253-432-1066

Washington

Wenatchee
Recovery & Auction Services, Inc.
Andrew Hooper
18 Cambridge Dr., Rock Island, WA 98850
800-707-7376

West Virginia

Bluefield
F 5 Investigation, Inc.
David White
5429 New Hope Rd., Bluefield, WV 24701
304-431-3605

Charleston
West Virginia Auto Adjustment
Daniel Brent Hoel
2344 Pennsylvania Ave., Charleston, WV 25302
800-926-2436

Oak Hill
Grace Towing & Recovery, LLC
Chris Pavey
332 Greenville Rd., Oak Hill, WV 25901
304-640-3887

Wisconsin

Milwaukee
AMI Asset Management, Inc.
Dennis Birkley
807 Swan Dr., Mukwonago, WI 53149
262-662-0467

Milwaukee
Badgerland Auto Recovery, Inc.
Kurt D. Schwebe
3343 North 30th St., Milwaukee, WI 53216
414-529-0260

Milwaukee
Select Recovery Agents, Inc. (WI)
JT Worley
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414-304-7884



Contact Information

What does being an Allied Finance Adjusters Member Mean FOR YOU?

"Since 1936, Allied Finance Adjusters is the only true trade association to the repossession industry."

Membership Has Its Rewards!

Allied Finance Adjusters Conventions:

- ✓ Inviting clients to conventions exhibits AFA's professionalism, which in turn, shows your company's professionalism.
- ✓ Meet lenders from throughout the country, which potentially become your new clients.
- ✓ Interact with fellow peers in the industry to discuss what works and what doesn't.
- ✓ Share techniques and ideas with an interactive audience.
- ✓ See the latest technologies and devices available to recovery agents from our vast number of exhibitors.
- ✓ Help shape the future of Allied Finance Adjusters by attending the membership and board meetings.
- ✓ Partake in festive fellowship with peers who treat each other like family.
- ✓ Give your employees and families a deserved holiday while receiving vital education through superb seminars.
- ✓ Take classes that count toward your municipality and state's requirements.
- ✓ CFPB compliance, FDCPA and other educational training.
- ✓ See longtime friends and acquaintances at AFA's convention and Mid-Year Meeting.

Allied Finance Adjusters Home Office:

- ✓ Enjoy the power of a brick and mortar office with a staff to help facilitate your needs.
- ✓ Monthly Newsletters to keep you updated on the association and the industry.
- ✓ Conduit for quick information and the ability to expedite requests.
- ✓ Continuity for the longest-standing repossession trade association in the industry. "Since 1936".
- ✓ More than 30,000 AFA Member Directories are mailed to members and clients each year.
- ✓ Every member has a \$1,000,000 Fidelity Protection Policy.
- ✓ Every new member goes through an important screening process – "Professionals only hire Professionals"

Allied Finance Adjusters Website:

- ✓ Clients have the ability to search by city or ZIP code and locate any AFA member within a 100-mile radius.
- ✓ AFA has its own Face Book, YouTube & LinkedIn pages to keep you up to date.
- ✓ Valuable information regarding our annual and Mid-Year meeting educational conferences.
- ✓ AFA vendors have quick access to nationwide industry information to stay current.
- ✓ AFA members receive discounts from our vendor listings.
- ✓ Your AFA Member profile links to your company's website.
- ✓ Instant printing of your \$1,000,000 Fidelity Protection Policy and other member documents. Lenders love the ease of efficiency, which means more business for you!
- ✓ Member Doc's section to upload your company documents to your profile page. Clients have easy access to review your company.

The Members Only Area of the AFA website provides its members:

- ✓ Back office, client and agent forms that are editable for your letterhead – condition reports, etc.
- ✓ Allied logos for use on your website and letterhead.
- ✓ Marketing mailing list of nationwide Automobile Dealerships, Credit Unions, Sub Prime Lenders and more! By state.
- ✓ All past and current monthly Allied Finance Adjusters Newsletters.
- ✓ CFPB, Employee and other Manuals available for download.
- ✓ Vendor discounts to AFA Members.

Allied Finance Adjusters Outreach:

- ✓ AFA wants to ensure ALL recovery agents are educated, protected and informed.
- ✓ AFA helps state associations by attending conventions, providing educational services and support.
- ✓ AFA monitors legislative issues that might affect the repossession industry on national and statewide levels.
- ✓ AFA is a member-driven association, and member input is welcomed and encouraged.
- ✓ AFA members experience a strong sense of brotherhood and unity – a cornerstone of AFA since 1936.
- ✓ AFA is a major supporter of the Recovery Agents Benefit Fund (RABF).

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For more information, how you can become a member of the oldest and largest National Trade group for professional repossessors, visit our website at <https://www.alliedfinanceadjusters.com>.

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Or contact our membership Chair at membership@alliedfinanceadjusters.com

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Certification For Professional Repossession Agents

The field of self-help repossession is changing at a rapid pace. New and constantly evolving laws, client requirements, technology enhancements and account brokers are some of the many changes the industry must deal with on a daily basis. The cost of these changes and the nature of the services performed by repossession agents have increased the potential that unqualified and or uninformed repossession agents could seriously affect our industry.

The need to remain informed is most evident with the changing and evolving laws, which give the repossession agent the authority to practice his or her trade. Some states have mandated knowledge requirements including testing, such as California and Florida. Other states, such as Louisiana and Wisconsin, have unique laws regarding who can self-help repossess and what has to happen when self-help repossession occurs.

Many members of the repossession community have long held the self-help repossession as an alternative to the use of the judicial process option allowed by the law. It goes without saying that both clients and courts need more confidence in the competence of repossession agents before they will be fully accepted as legitimate and professional participants in the world of lending and law.

RSIG has been training repossessioners for 30 years through our annual seminars, training seminars and most formally through our certification program now available online through the RSIG University at www.rsiguniversity.com. This is an online program available to students 24/7 when it is convenient for them. Our proctored exam ensures that the test

taker is the one taking the test. The fact that our exam is not an open book test means that the student has to prove their retention of the information and not just their ability to look back and find it.

The obvious benefits of certification are professional satisfaction, peer recognition, risk avoidance and economic advantage. In addition, recognized certification provides the availability of an acceptable marketing tool, the creation of a nationwide group of specialists and the establishment of uniform standards.

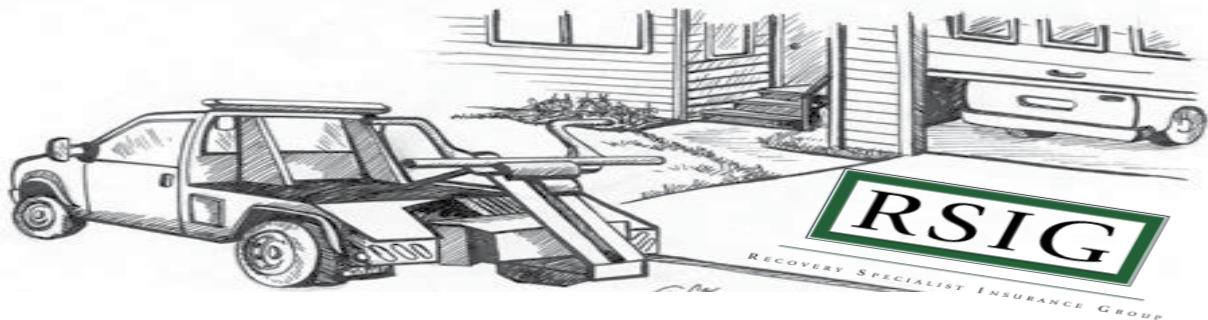
The arguments in favor of such a certification program are that they would improve quality for users of repossession services and reduce risk making insurance coverage more available and enhance the prestige and legitimacy of the repossession field.

The industry has changed and needs to continue to change. Government is calling upon lenders to be more consumer conscience and lenders are passing those expectations to their repossession service providers. If you are not educating your workforce you are being left behind.



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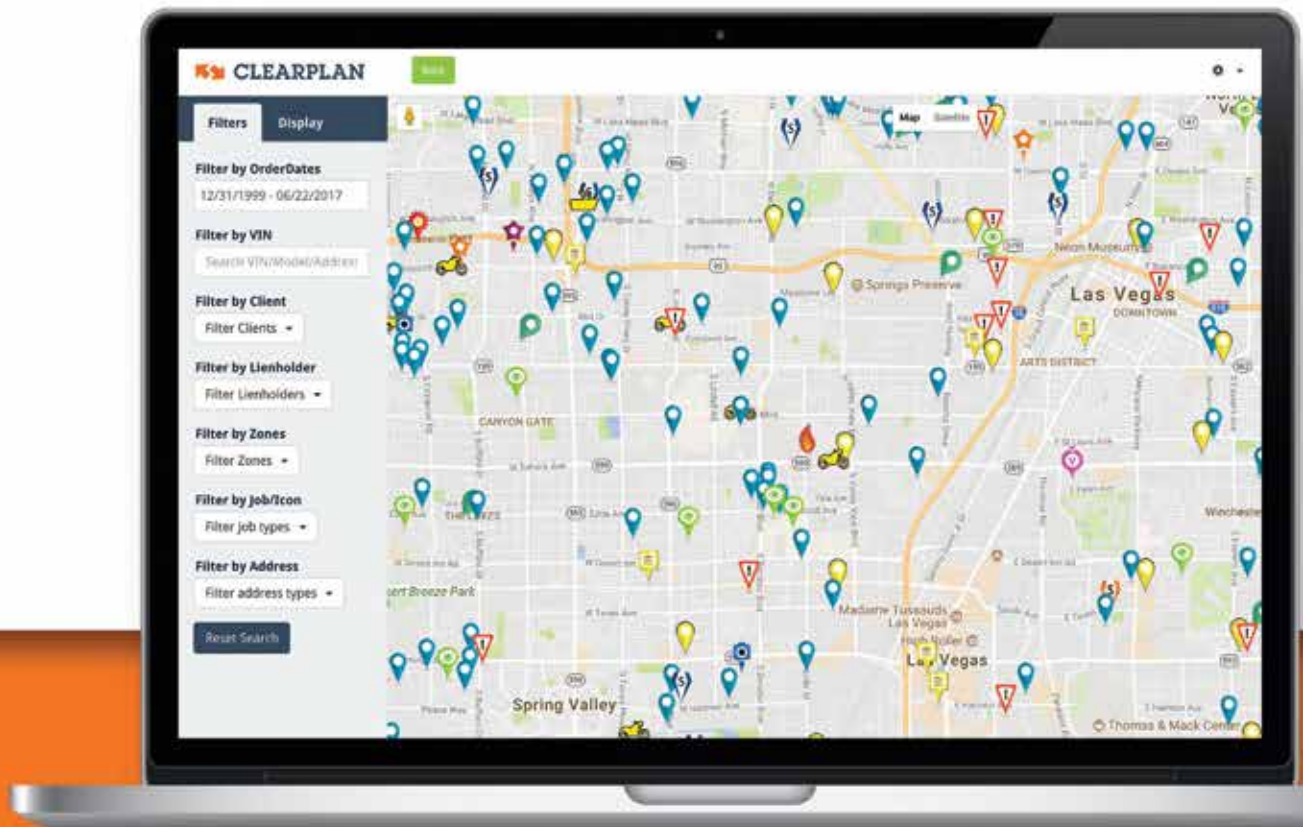
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