

**Professional**

# **REPO**SSASSOR™

A Magazine for the Professional Recovery Industry



**2020 CONVENTION**

**GOLDEN NUGGET HOTEL AND CASINO IN LAS VEGAS**

**NOVEMBER 18-19**

**THE INDUSTRY'S ONLY  
CONFERENCE THIS YEAR.**  
CONVENTION DETAILS INSIDE.

**ALLIED**  
SINCE 1936  
FINANCE ADJUSTERS

**16TH EDITION**

**FALL 2020**



# SPECIAL PRICING



## HELP RABF

A \$500 DONATION FOR WRECKERS  
A \$100 DONATION FOR SLIDE-IN

### 2020 F450 - \$61,000

Gas XL with the Power Group  
701B Classic Body  
Super Springs  
10 Head LED Light Bar  
9 Gallon Clutch Pump Kit  
Pylon Dress Up Kit  
Wheel Simulators  
Factory Paint & Install  
Tex Deck

3 YEAR WARRANTY

### 2020 F450 - \$63,800

Gas XL with the Power Group  
PythonB Body  
Super Springs  
10 Head LED Light Bar  
12 Gallon Clutch Pump Kit  
Pylon Dress Up Kit  
Wheel Simulators  
Factory Paint & Install  
Tex Deck

4 YEAR WARRANTY

### DYNAMIC 601 ELECTRIC SLIDE-IN - \$9,995

Complete with Battery Cable & Mounting Kit  
Straps, Chains & Ratchets  
Tire Spacer Blocks

2 YEAR WARRANTY

While chassis supplies last. Poly Fenders optional upgrade on all units. Other chassis or body configurations also available at similar savings (call for a quote)

 LIKE US ON FACEBOOK

OR VISIT  
[WWW.DYNAMICTOW.COM](http://WWW.DYNAMICTOW.COM)



CONTACT US:  
**1-800-831-9299**





# A Letter from the Allied Finance Adjusters President

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



**Barbara Scheele**  
*President, AFA*

Dear Members,

I hope that you, your families, and our constituents are safe and well. As we navigate these unprecedented times together, Allied's board has been working diligently to support and help its members. The following is a quick recap of just a few things we have been working on:

Ron Brown the facilitator of the Eagle Group XX has offered their credentialing program to AFA members. This program covers all aspects of not only compliance but also general recovery requirement knowledge and disaster and emergency management, which is accepted by many clients. (List is on our website) For your convenience, we are working on automating this program but for now it is available via Allied Members area under Allied Education Center. Members will be able to take advantage of this accepted credentialing for free. Thank you, Mr. Ron Brown, for your continuous support in our industry.

I am hugely impressed how many Allied members have stepped forward to serve and support this industry. Hence, the start of new State Associations, Massachusetts (MAPRA) and Georgia (GALR). Allied has always supported the state associations by donating and helping in any way we can. Congrats John Newberry (GALR) and Wendy Sousa (MAPRA) for your dedication and understanding that to influence public policy in a direction favorable for our industry, each state needs to engage and partake in making our industry stronger. With the continuous support of Allied a difference on the state level can be made.

You are already aware that AFA's Convention is scheduled for Nov. 19-20, 2020 at the Golden Nugget, Las Vegas, NV. If you have not registered please do so. I am hoping the global COVID-19 pandemic will have subsided by November, but if we need to move on to other options, we will do so. The health and safety of our members are of paramount concern.

For those that do not know me, I really am an introvert person, who would prefer to stay home enjoying the peace and quiet. "Social distancing," for me, well it is sort of my normal. But honestly at the same time, when I do not see all of you, paradoxically, and very positively, I do miss you!.....hope to see all of you in November!

Stay Safe and Well!

**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.



## Allied's Executive Committee 2020

- **Barbara Scheele** *President*  
SUN WEST RECOVERY, INC.  
PORT CHARLOTTE, FL
- **George Badeen** *Past President*  
MIDWEST RECOVERY AND ADJ, INC.  
DETROIT, MI
- **Wade Argo** *First Vice President*  
ARGO MANAGEMENT GROUP, INC.  
COAL VALLEY, IL
- **Wendy Sousa** *Second Vice President*  
NEAI CORPORATION  
BRIDGEWATER, MA
- **Salvatore LoDico** *Executive Secretary*  
MIDNIGHT TOWING, INC.  
RONKONKOMA, NY
- **Kurt Schwebe** *Treasurer*  
BADGERLAND AUTO RECOVERY, INC.  
MILWAUKEE, WI

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

© Allied Finance Adjusters Association 2016

## In This Issue

- Page 3** President's Message
- Page 4** Executive Committee
- Page 5** COVID-19 Takes it's First Recovery Agent
- Page 6** COVID-19 Takes it's First Recovery Agent Editorial
- Page 7** CFPB Slaps Nissan Motor Acceptance with \$5M in Fines for Repossession Practices
- Page 8-9** Illinois State Association Updates
- Page 10** State Associations
- Page 11** Texas State Association Update
- Page 12** Georgia State Association Update
- Page 13** Massachusetts State Association Update
- Page 14** Trails and Trials of an Asset Recovery Specialist
- Page 16** Who is Working Your Forwarder Assigned Accounts, or Are They Even Being Worked?
- Page 18** 2020 Convention Schedule
- Page 19** 2020 Convention Speakers
- Page 20** September 2020 "State of the Repossession Industry Survey" Results
- Page 30** Member Directory
- Page 39** Join Allied



**FINANCE ADJUSTERS**  
WWW.ALLIEDFINANCEADJUSTERS.COM



# COVID-19 Takes it's First Recovery Agent

## ***Billy Ray Orr – 28 May 1968 – 2 July 2020***

I know that we are extremely late to report this, but on July 2nd, the repossession industry experienced it's first COVID-19 death. Billy Ray Orr, the owner operator of Sundown Tow and Recovery from San Antonio, Texas, reportedly acquired the virus through purposeful contagion by a borrower in May during a voluntary repossession.

According to a statement by Billy Ray's widow, in May, Billy Ray was in the process of recovering a voluntary repossession when the borrower came out to engage him. Purposefully and repeatedly coughing on Billy Ray, he claimed that he had the virus. Apparently, he wasn't lying.

On June 2nd, Billy Ray was admitted to the hospital having difficulty breathing. Testing positive and diagnosed with double pneumonia, Billy Ray was placed on a respirator three days later, where he spent the remainder of his life.

Unable to speak or even enjoy the comfort of visiting family, Billy Ray fought on alone. Hoping to benefit his long-term recovery, doctors felt it necessary to perform a tracheotomy on June 25th.

Unfortunately, Billy Ray remained on the ventilator until his passing on July 2nd.

Billy's funeral services were held on July 10th at the Texas Funeral Home Chapel in San Antonio, Texas. His obituary can be read here. <https://usobit.com/obituaries-2020/07/billy-ray-the-repoman-orr-may-28-1968-july-02-2020/>

Billy is survived by his wife, Dalia, three sons and three daughters. According to the families GoFundMe page, set up early in Billy Ray's battle, the entire family contacted the virus save his wife and one granddaughter.



Helping fallen repossessioners and their families since 2002 with over \$195,000 distributed to date. Will you support us in supporting the repossession industry?  
[www.recoveryagentsbenefitfund.org](http://www.recoveryagentsbenefitfund.org) • 703.365.0409

# COVID-19 Takes it's First Recovery Agent - EDITORIAL

By Kevin Armstrong



It was inevitable I suppose. I'd already heard from three agency owners who each had two employees test positive for Covid-19 and fortunately, all of those I had heard recovered. This inevitability is, unfortunately, for the most, preventable with reasonable protective measures. Measures we've all discussed ad nauseum for months now.

Reportedly, Billy was not wearing a mask or any PPE at the time of recovery. Maybe it's hard for some to believe, but a simple mask, gloves or a face shield may have saved his life.

Measures such as using PPE, gloves, sanitizers, masks, shields and safe distancing have become standard practices in almost every store, restaurant and bank across the nation by now. It must be remembered, that these measures require time consuming changes to procedures as well as expenses to implement. Expenses that these aforementioned industries have all been able to absorb into their costs for services. Unfortunately, the repossession industry does not have the luxury of simply increasing their expenses, like everyone else.



Most every major lender and forwarding company have held repossession rates flat for over thirty years. This stagnant fee, in the face of ever rising costs, has put the industry in the precarious position it is now. As is, all professional repossession companies have been absorbing these expenses in hope that lenders would recognize the need for reimbursement through "COVID-19 Recovery Fees" to help their companies and employees survive.

Unfortunately, many major lenders and repossession forwarding companies do not seem to be taking this need seriously, as I have heard of several of each who are refusing to pay these fees.

The repossession industry was having difficult enough times before, but has now been crippled by repossession moratoriums, shelter rule liabilities and massive reductions in recovery volume. For lenders and forwarding companies to deny payment of fees to offset safety expenses during these times is demonstrative of the very soul of these companies.

While we do not know the name of the lender Billy Ray was working for at this time, I pose this question to the lending community; would you want to know that an agent died from Covid-19 recovering one of your units without PPE because their company couldn't pay for it? I hope not.



These fees are desperately needed in order to help maintain safety to the public and the recovery industry. Your support of these fees are sorely needed for the survival of the repossession industry that serves you.

Please remember the Recovery Agents Benefit Fund (RABF) still needs everyone's help to aid families impacted by deaths and paying funeral expenses for fallen agents like Billy Ray. Please remember to give.

Stay healthy and stay safe,

Kevin Armstrong  
Editor

**STAY HEALTHY**

# ***CFPB Slaps Nissan Motor Acceptance with \$5M in Fines for Repossession Practices***

**“from at least early 2014 through late August 2017, Nissan’s repossession agents, with Nissan’s knowledge, demanded that consumers pay a separate, upfront storage fee for personal property contained in repossessed vehicles.”**

WASHINGTON, DC – Tuesday, October 13, 2020 – The CFPB has announced that they have issued a consent order against Nissan Motor Acceptance Corporation (Nissan) over wrongfully repossessed vehicles; kept personal property in consumers’ repossessed vehicles until consumers paid a storage fee, amongst other accusations. Nissan is now ordered to pay \$1M in consumer redress as well as \$4M in punitive civil money penalty.

## **Read the Consent Order Here!**

Today, the Consumer Financial Protection Bureau (Bureau) issued a consent order against Nissan Motor Acceptance Corporation (Nissan), an auto financing subsidiary of Nissan North America, Inc., which services auto loans and leases originated by Nissan and Infiniti dealerships nationwide. Nissan’s servicing operations are headquartered in Irving, Texas. The Bureau found that Nissan and its agents: wrongfully repossessed vehicles; kept personal property in consumers’ repossessed vehicles until consumers paid a storage fee; deprived consumers paying by phone of the ability to select payment options with significantly lower fees; and, in its loan extension agreements, made a deceptive statement that appeared to limit consumers’ bankruptcy protections. These actions violated the Consumer Financial Protection Act’s (CFPA) prohibition against unfair and deceptive acts and practices. Today’s consent order requires Nissan to provide up to \$1 million of cash redress to consumers subject to a wrongful repossession, credit any outstanding account charges associated with a wrongful repossession, and to pay a civil money penalty of \$4 million. It also imposes certain requirements to prevent future violations and remediate consumers whose vehicles are wrongfully repossessed going forward.

The Bureau specifically found that, from 2013 through September of 2019, Nissan repossessed hundreds of consumers’ vehicles despite the consumer having made payments or otherwise taken actions that should have prevented the repossession. The Bureau also found that, from at least early 2014 through late August 2017, Nissan’s repossession agents, with Nissan’s knowledge, demanded that consumers pay a separate, upfront storage fee for personal property contained in repossessed vehicles. These agents refused to return consumers’ personal property until the consumers paid the fee.

The Bureau further found that, from 2012 through part of 2017, Nissan deprived consumers paying by phone of the ability to select pay-by-phone options with significantly lower fees. Numerous consumers paid \$7.95 more to make a phone payment than they would have if they had known of and selected a different payment option. The Bureau also found that when Nissan agreed to modify a consumer’s loan payments, for tens of thousands of consumers, Nissan used agreements or written confirmations that included language that created the net misimpression that consumers could not file for bankruptcy.

The Bureau’s consent order requires Nissan to refund fees paid by consumers, credit any outstanding charges stemming from the repossession, and pay consumers redress for each day Nissan wrongfully held the car. Nissan must also pay a civil money penalty of \$4 million. The consent order also requires Nissan to prohibit its repossession agents from charging personal property fees to consumers directly and from demanding fees as a condition of returning personal property; to correct its repossession practices and conduct a quarterly review to discover and remediate any future wrongful repossessions; to clearly disclose to consumers the fee for each method of making a payment by phone before consumers are asked which method they wish to use; and to stop using any language that creates the impression that consumers have surrendered their bankruptcy rights.





# Allied supports State Associations

## Illinois Repossessors Trying to go Back to Work

### FOR IMMEDIATE RELEASE

As a trade association interested in the well-being of repossessors in all states, Allied Finance Adjusters has asked its officers and Members to focus on raising the voice of the industry with their own state government.

In an effort to get Illinois repossession agencies back to work and to make Illinois Governor Pritzker aware of the struggles these small business owners are having during the pandemic and his continued shutdown of the state, Allied Finance Adjusters First Vice President, Wade Argo, sat down with Illinois State Senator Neil Anderson. The meeting was an effort to gain support from key lawmakers in Illinois to convince the governor's office to consider the harmful effects the continued shutdown is having on the repossession industry within his state.

Senator Anderson currently serves the 36th district which includes the counties of Rock Island, Whiteside, Carroll and Henry. Senator Anderson serves as the minority leader of the Illinois Senate Licensed Activities committee and is a member of the Veteran Affairs, Transportation, Energy and Public Utilities Committees, as well as the Commerce and Economic Development Committees.

Senator Anderson understands that the continued moratoriums on repossessions in the State of Illinois has put repossession company owners in a downward spiral. He has agreed to stress to other senators and the governor's office the importance of getting small business, including repossessors, back to work.

Even with the effort put forth by First VP Argo and Senator Anderson, the Governor's latest order indicates that he intends to continue the lock down until August 22, 2020, furthering the continued hardships on not only repossession agencies, but all small business throughout Illinois.

In the latest order the Governor has changed the verbiage from his previous orders to read, "Executive Order 2020-16 is re-issued in its entirety and extended through August 22, 2020, whereafter section 1 will be rescinded".

Section 1 of the previous order reads, "Pursuant to the provisions of Section 7 of the Illinois Emergency Management Act that if the Governor finds a disaster exists within the state of Illinois the Governor can declare all counties in the state of Illinois as a disaster area. The Proclamation authorizes the exercise of all the emergency powers provided in section 7 of the Illinois Emergency Management Act: 20 ILCS3305/7". The entire order can be reviewed by using the following link. <https://www2.illinois.gov/Pages/Executive-Orders/ExecutiveOrders2020-48.aspx>

We are hopeful that the Governor is going to allow the state to slowly get back to normal and allow repossessions after August 22, 2020. Allied and Senator Anderson have expressed their intention of continuing to press for this. Of course, if the Covid numbers rise, everything is subject to change.

### ABOUT ALLIED FINANCE ADJUSTERS

Allied Finance Adjusters (AFA) is the largest, not-for-profit, national trade association of certified, insured and CFPB compliant recovery professionals. AFA has led the industry as the first trade association to offer its members CFPB Training & ongoing continuing education. AFA Members are the most professional in the industry at locating and repossessing collateral on behalf of all lending institutions including, banks, credit unions, financial institutions, rental & leasing companies, buy here pay here, auto, truck and equipment dealerships. All new AFA Members must pass rigorous physical office inspections and background checks. AFA does not support Phantom or Ghost offices period. All AFA members are independent professional business operators and are covered by the AFA \$1,000,000 Fidelity Coverage Policy. For more information please contact our home office (800) 843-1232. "Professionals Hire Professionals"



**COLLATERAL RECOVERY  
ASSOCIATION OF ILLINOIS**





# Allied supports State Associations

## The Future of Illinois Repossessions

### FOR IMMEDIATE RELEASE



The Collateral Recovery Association of Illinois was created in January 2020 in an attempt to bring Illinois repossession companies together as a united front in the fight against the dwindling fees and suffocating requirements and expectations that are slowly closing companies across the state. Then covid-19 hit.

Amid the initial executive order restricting repossessions on March 26th, we received a flurry of phone calls from repossession owners all asking the same question, how long will this last? Our hopes of returning to work diminished over time following the initial shutdown as the Governor continued to extend his orders month after month. We have since sent letters to the Governor's office, the Illinois Commerce Commission, and to the Department of Commerce and Economic Opportunity with little to no response.

Despite the fact that all of Governor Pritzker's executive orders after April 8th have been ruled void by Judge Michael McHaney in Clay County on July 2nd, the Illinois Commerce Commission and Department of Commerce and Economic Opportunity continue to enforce them and we are forced to remain closed. We have been in contact with the attorney who won the case against Pritzker in Clay County, Tom DeVore, the ICC Transportation Counsel, Martin Barzawa, and a handful of referred attorneys with no results and more disturbingly, no answers.

Companies are becoming desperate at this point and a handful of them have retained their own attorney in hopes of getting Illinois repossession companies back to work. But for now, we are all left asking the same question we asked months ago, how long will this last?

## CRAI – Collateral Recovery Association of Illinois

### CONTACT:

225 Middle Ave., Aurora, IL 60506  
Reposunl@yahoo.com • 630-340-5642



The Collateral Recovery Association of Illinois has been created in order to:

- To promote and enhance positive working relationships among professional recovery firms throughout the state.
- To establish a reliable platform by which industry specific information is openly accessible to all operators in the recovery field.
- To continually evolve as the industry expands through the process of education and innovative thought.
- To encourage an industry consistency, validated by the merits of integrity in the business and honesty in practice.

Our goal is to establish a problem-solving desk for any issues the Illinois that recovery firms may encounter in renewing the Collateral Recovery license or tickets that may have been issued for violations. We will also have an open door for all Illinois Repossession companies for their issues and ideas for improvements. We also will ask different vendors to come and show their latest equipment and tools.

We aim to make this an organization that all Illinois Repossession Companies will be proud to be a member.

**Please contact John Fiorelli 630-340-5642 for more information.**

### Officers are as follows:

John Fiorelli - President  
Jason Kirby - Vice President  
Sonny Datoli - Secretary  
Debbie Fiorelli - Treasurer

Tony Harraz - Northern Director  
Jimmy Ford - Southern Director  
Scott Morse - Eastern Director  
Rick Constantine - Administrative Council

# Allied supports State Associations

## 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](http://www.carolinafinanceadjusters.org) or call (843) 760-0520

**Scott Chambers - President**

## Michigan Association of Repossession Agencies (MARA)

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

**Become a MARA Supporter or Member Today!**

Contact us at [michassocrepo@gmail.com](mailto: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.

**Become a CALR Supporter or Member Today!**

Visit [www.CALR.org](http://www.CALR.org) for more information or call (818) 945-CALR (2257)

**Marcelle Egley - President**



## CORONAVIRUS PREVENTION



WEAR A SURGICAL MASK



WASH HANDS WITH WATER AND SOAP/SANITIZER



AVOID CONTACT WITH ANIMALS



DON'T EAT RAW FOOD THOROUGHLY  
COOK MEAT AND EGGS



DON'T TOUCH EYES, NOSE OR  
MOUTH UNWASHED HANDS



COVER YOUR NOSE AND  
MOUTH WHEN SNEEZING



AVOID CONTACT WITH SICK PEOPLE



REGULAR SLEEP



# Allied supports State Associations

## Texas Accredited Repossession Professionals (TexasARP)

Visit [www.TexasARP.org](http://www.TexasARP.org) for more information and on how to become a member.

**Stephanie Findley, President**

[info@TexasARP.org](mailto:info@TexasARP.org)



2020 has been a year that has brought our industry to a screeching halt with a global pandemic and all the challenges that come with it. COVID-19 has undoubtedly affected nearly every industry on earth, and our tight knit and unique industry was impacted in so many ways. Fortunately, not every impact was a bad thing.

Seeing our industry face a country-wide shut down for months has brought out some of the best and the brightest we have to offer. Many of our colleagues, vendor partners, organizations, and clients alike, have jumped into action to help our industry come out of this, and come out of this better than it was.

The Texas Accredited Repossession Professionals Association, have been working diligently for our space and on a national level. As many have heard, we joined forces with Harding & Brooks, CALR, and ARA to create Repo Alliance, which is an effort to retain a lobbyist to protect and further our interests on a national platform. We have raised over \$100,000, and retained the firm, Van Scoyoc Associates. We are very excited that the industry has stepped up as a whole, and so many monetary and time contributions have been made to bring this to fruition. Of course, this is a long term goal. It will take time to see our lobbyist effect change in a national arena, and we still need your help! Please go to [www.repoalliance.com](http://www.repoalliance.com) to donate, or for more information.

Texas ARP has also been working closely with our colleagues in other states to help form additional functioning state associations. Most recently Massachusetts agents formed MAPRA, and Georgia agents formed GALR. We are so proud of their hard work and we wish them much success!

We fully believe that education, cooperation, and success begins at home. We urge everyone to get involved with their state associations, and if you do not have one, there has not been a better time to do the work! Please reach out to any of our board members if you would like assistance or have any questions. We are happy to help!

That being said, if you are in Texas, and have not joined TX ARP, there is no better time than now! We challenge everyone to join us! There is nothing to lose, but so much to gain. Have your voice heard so we can continue to serve the agents in our state, and help our space and industry to be compliant, and successful. The time has passed where we didn't collaborate, and it truly only made us weaker. In working together, we can continue to overcome the hurdles of our industry and be the strong, respected, and successful industry we want and deserve.

We still have a fight on our hands to repair this industry, but we do believe we are finally headed in the right direction and are on the winning side. Please get involved today on the state and national levels! We need every agency on board!

Texas ARP was planning an exciting, face to face education and member event for this September, but we are erring on the side of caution and are planning now, for that event to take place in 2021. We will announce the details as soon as dates can be solidified, as we do want to respect that every organization is having to reschedule events as well.

Please stay safe and healthy everyone! Not only are we still in the midst of a pandemic, but the Gulf Coast and East Coast are still in hurricane season through October. Please be prepared! If you need help with your lot and home preparedness, or you need help updating and testing your Disaster and Business Continuity Plans, Texas Accredited Repossession Professionals are here for you!

Please visit our website, [www.texasarp.org](http://www.texasarp.org). Or reach out to us via email at [membership@texasarp.org](mailto:membership@texasarp.org) if you would like additional information.

# Allied supports State Associations

## PRESS RELEASE – AUGUST 17, 2020

It is with great pleasure that we are able to announce the newly formed Georgia Association of Licensed Repossessors (GALR). GALR is a non-profit organization comprised of collateral recovery agency owners and employees but is open to all stakeholders within the repossession industry. Our goal is to educate our members, financial institutions, law enforcement, and communities with regard to business requirements and compliance standards as well as monitoring legislative efforts within the southeast region that may negatively affect our industry, our clients, our consumers, and our businesses.



### *The current and founding membership board consists of:*

President – John Newberry – Eagle Eye Recovery, Villa Rica, GA

Vice President – Ben Edwards – Triton Recovery, Mableton, GA

Secretary – David Gilstrap – Premier Recovery, Kennesaw, GA

Treasurer – Emily Hemmings – Quick Recovery Services, Inc. - Loganville, GA

Board Member-At-Large – Danny L. Redding, Jr. - Recovery Columbus, Inc. - Columbus, GA

We are proud to have a growing list of vendor sponsors as well who are also equally committed to the education, safety, and well-being of our agencies and employees. We are open and accepting applications for membership at this time. Please visit [GALR.ORG](http://GALR.ORG) for more details and to download the appropriate application.

### **Welcome Letter from the President**

GALR is an association comprised of collateral recovery agencies, owners, employees, and businesses that service our industry. Our objective is to provide education to our members, lenders, law enforcement, and communities so that each county is consistent with how repossessions are handled. Through this effort Georgia recovery agencies will provide a critical pivoting point for our industry. We will establish with this association a level of solidarity that will be unprecedented in our industry. We have assembled a board of hard working, dedicated, intelligent, forward thinking individuals that have worked tirelessly to bring this vision to fruition. This team of individuals along with myself share a strong desire to help standardize this industry. This starts at the state level. Together we vow to all our members to continue the same enthusiasm to forge a solid foundation that will surely prove to be a great association with members that provide a sincere level of solidarity.

Our goals include:

- To develop a training and certification program for Recovery Agents managed by GALR.
- Educating law enforcement throughout the state on the current laws regarding repossessions.
- Educating our clients of the requirements in the state of Georgia to conduct business as a repossession agency.
- Educate Georgia recovery agencies on all legal aspects in which we operate to create a standardization of operation.
- To provide an easy to use validation system for lenders when contracting member agencies in Georgia.
- Implementing legislation to balance all the laws and policies in each of the counties in Georgia to be universal statewide.
- Lobby to develop a license category on the state level specifically for repossession agency business owners.

We invite everyone to join, your voice matters, and we need your support as a member to fulfill this grand vision to bring back the level of professionalism this industry deserves. Please let me know if you have ideas you want to be heard or discussed.

## Welcome Aboard Georgia!

Sincerely,  
John C Newberry President-  
GALR





# *Allied supports State Associations*

## **Introducing, The Massachusetts Association of Professional Recovery Agents**



Massachusetts collateral repossession professionals: We are living and working in unprecedented times. As our economy sputters, our industry is squeezed on every side by Massachusetts' current regulatory environment. Furthermore, sustainability in our industry becomes increasingly difficult with insufficient fees.

To address these challenges, we are excited to announce the formation of the Massachusetts Association of Professional Recovery Agents (MAPRA). Our Board of Directors, in conjunction with our member companies, is dedicated to redefining the collateral repossession industry in Massachusetts. We will do this by working to be recognized as an industry of top professionals with the highest levels of education and ethical standards.

More specifically, MAPRA intends to drive value for our members by offering:

- Training and education through American Recovery Association (ARA) and Allied, the nation's largest associations of collateral recovery professionals;
- Compliance education, training and marketing through Recovery Industry Services Company (RISC), the leader in compliance training;
- Insurance guidance and support through industry leader, Harding-Brooks;
- Legislative advocacy and assistance;

MAPRA will be accepting applications for membership, associate members, vendors, and honorary members. If your collateral repossession company is based in or performs work in Massachusetts, we encourage you to become a member. If you have ever felt powerless against restrictive Massachusetts collateral repossession laws, please become a member. If you have ever wanted or needed the power of a unified organization to represent your concerns, please become a member. Lastly, and most importantly, if you are concerned about the direction of the collateral repossession industry in Massachusetts and how it might impact your livelihood, please become a member.

MAPRA's website is up and running. If you are interested in becoming a member please download the application at [www.mapra.org](http://www.mapra.org)

We look forward to progressing collateral repossession practices in Massachusetts and representing our collective interests in both local and state legislatures.

"In union there is strength."

--OTH0 III

Respectfully,

Wendy Sousa - [president@mapra.org](mailto:president@mapra.org)

Steve Diantgikis - [vp@mapra.org](mailto:vp@mapra.org)

Danny Campbell- [treasurer@mapra.org](mailto:treasurer@mapra.org)

Jennifer Moran - [secretary@mapra.org](mailto:secretary@mapra.org)

Tim MacDonald - [info@mapra.org](mailto:info@mapra.org)

## **Welcome Massachusetts!**

# 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 find we must 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” today's Asset Recovery Specialist may expect to face is that of reacting to confrontational situations and the unforeseen circumstances the confrontation brings. Reacting to an angry consumer or interfering third party in a calm and professional demeanor and making sure that everything possible is done to de-escalate a situation and avoid any type of breach of peace and the possibility of someone getting injured and the subsequent lawsuits which will follow..

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.”

It is in these confrontational situations the Asset Recovery Specialist must be prepared to utilize all their skills and knowledge of avoidance techniques.

It has been proven many times that situational awareness and disengagement are both a definite deterrence to confrontations.

Sun Tzu may have said it better, “The greatest victory is that which requires no battle.”

Regardless, if you can avoid conflicts with **pre-confrontational skills**, then hopefully you may never have to find out whether your confrontational skills are adequate or not.

The skill of being able to avoid and deter confrontation becomes more and more valuable as situations begin to escalate toward possible violence. It may not be as sexy as fist fighting or karate, but you get to use it a lot more and it might save you from a conflict escalating to where you have to use your physical abilities at all.

A professional football player trains and practices 6 days each week to prepare themselves for that one day where they go on the field to play. So, the question then becomes, “How can we practice the art and science of disengagement?”

Below I have listed three important activities that I have found can allow you work safer and become more professional. These activities should not be a now and then thing but rather to be second nature must be an everyday activity.

1. Every hour of every day, watch people and make yourself aware of various situations and the directions they are taking. Study them. Play the “WHAT IF GAME”. Evaluate the people around you and your surroundings to get a general feel for how safe or unsafe you are. Learn and understand the color codes of mental awareness and recognize the awareness state you are currently in. Then, BE COMFORTABLE LEAVING situations when things start getting out of hand or beyond your personal control. Nothing is more confusing to a person as when you refuse to argue and just turn and walk away.
2. As you find yourself in disagreements and conflicts with others, you will have the opportunity to begin the practice of disciplining yourself to add water to the fire, rather than fuel. Discover the power of the neurolinguistic control word “REALLY”, learn to use that word as a reply and de-escalation word rather than arguing.



*Continued on next page*



## THE "TRAILS AND TRIALS" OF AN ASSET RECOVERY SPECIALIST

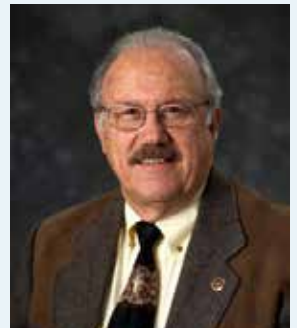
3. When you find yourself disagreeing with someone learn to step back mentally and "take the temperature" of both yourself and the other person. Pay attention to the impact of the words you use, the volume and tone, and your body language. You must be prepared to physically leave and regroup if one or both of you are unable to calm down or you run out of verbal tools to calm things down.

There are a multitude of **TRIALS** the Professional Asset Recovery Agent will encounter on the **TRAIL** of this profession but with proper Situational Awareness and knowledge of Confrontational Avoidance Techniques you will have the ability to not just "survive" but also "prevail".

*Don't miss the Allied Finance Adjusters Eagle Group XX credential training seminar on SACAT (Situational Awareness and Confrontational Avoidance Techniques) to be presented at the Allied Finance Adjusters Annual Convention 2020 in Las Vegas.*

*(Excerpt from the upcoming Eagle Group XX Publication  
"THE TRAILS AND TRIALS OF AN ASSET RECOVERY SPECIALIST")*

**Author; Ron L. Brown**  
MCE, IFCCE, CCCO, MPRS, CARS, API  
Facilitator: Eagle Group XX & Eagle Group USA  
**Anything, Anytime, Anyplace... Professionally**



## IN TOUGH TIMES... THERE ARE EASY CHOICES BUY A 701 SELF-LOADING WRECKER FROM DYNAMIC



### SPECIFICATIONS

Wheel Lift Fully Extended 5,000 lbs  
Maximum Underlift Reach 75"  
7,500 lb Tow Rating  
Recovery Boom at Boom Head Swivel 10,000 lbs

### STANDARD FEATURES

5,000 lb Self-Loading Wheel Lift  
In Cab Wheel Lift Controls  
60" Cab to Axle All Steel Body  
Safety Chains, Straps & Ratchets  
FMVSS 108 LED Light Group  
88" to 91" Body Width  
Tire Spacer Blocks  
Bronze Bushings  
Reese Hitch  
Steel Pylon

### OPTIONAL FEATURES

Lightning Body  
8,000 lb Drag Winch with 100 ft 3/8 cable  
Stainless Steel Pylon  
Diamond Plate Dress Up Package  
Side Load Tool Boxes  
Motorcycle Attachment

### CHASSIS RECOMMENDATIONS

Minimum Cab to Axle	60"
Max. Cab to Axle Tunnel Box	84"
Suggested GVWR	11,500 lbs

## MADE STRONG...MADE IN AMERICA



LIKE US ON  
FACEBOOK

OR VISIT

[WWW.DYNAMICTOW.COM](http://WWW.DYNAMICTOW.COM)



CONTACT US:

**1-800-831-9299**

# WHO IS WORKING YOUR FORWARDER ASSIGNED ACCOUNTS, OR ARE THEY EVEN BEING WORKED?

By Danny L. Redding, Jr.

First, I hope everyone and their families are doing well, all things considered. No one knows what the future holds for any of us, especially in this crazy industry we all live in. From coronavirus, to collection moratoriums, to statue toppling protests, to Kanye West running for POTUS; we, now more than ever, have to expect the unexpected.

Secondly, all laughter aside, I would like to bring a bit of confusion, as well as concern, to everyone's attention, especially those reading this on the lending side of the table. The following image was a screen shot taken from my company's RDN "New Web" queue on June 30, 2020. This is a screen I'm sure we are all too familiar with. This queue shows several stats, the one I'm speaking of here, is of course, the time elapsed since assigned (but not accepted).



	Client Acct #	Ref
2020-06-24 5d 23h 59m New From Client	[REDACTED] 2014 CHEVROLET CAMARO [REDACTED]	
	Involuntary Repossession	
2020-06-18 12d 9h 0m New From Client	[REDACTED] 2007 FORD ESCAPE [REDACTED]	
	Involuntary Repossession	
2020-06-18 11d 23h 39m New From Client	[REDACTED] 2017 MITSUBISHI MIRAGE [REDACTED]	
	Involuntary Repossession	
2020-06-17 13d 3h 38m New From Client	[REDACTED] 2014 CHEVROLET CRUZE [REDACTED]	
	Involuntary Repossession	
2020-06-16 13d 13h 22m New From Client	[REDACTED] 2018 CHEVROLET CRUZE [REDACTED]	
	Involuntary Repossession	
2020-05-12 49d 0h 3m New From Client	[REDACTED] 2014 NISSAN ALTIMA [REDACTED]	
	Involuntary Repossession	
2020-02-18 5d 22h 43m New From Client	[REDACTED] 2011 GMC Acadia [REDACTED]	
	Involuntary Repossession	
2020-01-03 21d 5h 27m New From Client	[REDACTED] 2019 Nissan Altima [REDACTED]	
	Involuntary Repossession	
2019-11-24 21d 5h 28m New From Client	[REDACTED] 2015 Ram 2500 [REDACTED]	
	Involuntary Repossession	

Yes, three of those assignments are "reopens," but the remaining six are brand new assignments to my company. What you'll notice though, is that the time in the queue is from 5 days to 49 days. Of course, now we're at 55 days as of me writing this article.

Some of you might be asking me, *"hey, you dummy, you're turning down work?"* My response to that is, well, I have reached out to these particular clients, all nine assignments are assigned by two clients, specifically two forwarding companies. These two clients were carry-overs from the days of the previous owner of my company (my mother) who initially signed the contracts.

As we all were working to reopen in a "post" COVID world, I placed ALL assignments on hold with every client, and reached out to discuss proper reopening procedures. This was purely from a liability standpoint as I wanted to make sure my company, and theirs (direct lender and forwarder), were on the same page with responsibilities and expectations. Overall, this went fairly well. I was not asking for the moon and the stars, but I was asking, at the very least, for a mutual understanding with regards to employee and consumer safety. We are delaying personal property inventorying, as are most of you. We are scheduling appointments where we do not have multiple customers in our lobby at the same time. You know, those kinds of procedural things that sometimes do not properly translate between our operation and someone else working from home, or in an office building 1000 miles away.

*Continued on next page*



# WHO IS WORKING YOUR FORWARDER ASSIGNED ACCOUNTS, OR ARE THEY EVEN BEING WORKED?

These two particular forwarding clients never responded to my email or RDN updates to discuss post-pandemic (at this point, mid-pandemic) operating procedures. Several forwarding clients did, and we had very nice, thoughtful, productive discussions. My direct clients had already put their plans into place and we were agreeable on the terms.

I would now like to ask the lending community a few questions...

1. When you assign an account for repossession to a forwarding company, what is your expectation of a time frame for that assignment to actually be worked?
2. Are you being charged for working an assignment when they do not have a vendor in that area?
3. Are you assigning accounts so you can perform your “due diligence” in recovery, so the account can charge off and you no longer have to worry about it? (e.g., bundled up and sold off as bad debt)
4. Do you care if the account is directly assigned to a 3rd party agency as long as the account is on the LPR “hot-list”?

If I were a lender, and I saw accounts sitting in a queue, for the only reason being that my forwarding company vendor did not respond to one of **THEIR** agents requests, I would be rethinking my entire supply chain and begin a deeper inspection into the timeline of compliance of my network.

At a time when unemployment is high, income is scarce, and defaults are being kept falsely low by the way of “deferments”, which really doesn’t mean a damn thing since your finance agreement is not seeing positive cash flow (just because I call a cow a dog, isn’t going to make the cow bark.) I would imagine that the approximately \$81,000 in collateral value from those nine vehicles, would go a decent way towards keeping your bottom-line solvent. And that \$81,000 is probably a low figure considering I took base model values from a major auction house report that I have access to.

Just something to think about since having more people in your chain of custody and one more WEAK LINK in your vendor network is obviously helping to manage your bottom line. Or has it?

# STAY SAFE!

Danny L. Redding, Jr.  
CARS, MPRS  
CEO Recovery Columbus, Inc.

Danny@RCIHQ.com  
www.RCIHQ.com

ARA, Eagle Group XX, NAFI, NASTE, TRAG, TRAA



# 2020 AFA Annual Convention Meeting Tentative Agenda

Please note the agenda is tentative and subject to change as speakers and content are added.

Because of the COVID-19 Walk-ins at door may be turned away because of social distancing requirements Face mask are required in hotel and meeting rooms currently this may change by convention date and time.

## Thursday, Nov. 19th

8:00 am - 9:00 am	Registration Open
9:00 am - 12:00am	Eagle XX Members Only Meeting
10:00am - 12:00am	Vendors Open
12:00 pm - 1:00 pm	Lunch on your own
1:00 pm - 3:30 pm	Vendors Open
1:00 pm - 3:15 pm	AFA Pre-Convention Board Meeting
3:15 pm - 3:30 pm	Break
3:30 pm - 4:30 pm	State Association-Panel discussions-Stephanie Findley, Machel Morris, George Badeen
6:00 pm - 8:00pm	Welcome Reception

## Friday, Nov. 20th

8:00 am - 9:00 am	Registration Open
9:00 am - 9:30 am	Welcome remarks Vendor Introductions
9:30 am - 11:00 am	*Mark Lacek - Certified Commercial Recovery Agent Certification (CCRA)
11:00 am - 11:15 am	Break
11:15 am - 12:45 pm	*Ron Brown-Situation Awareness
12:45 pm - 1:45 pm	Lunch
1:45 pm - 2:15 pm	Mike Peplinski – Harding Brooks Insurance
2:15 pm - 2:30 pm	Break
2:30 pm - 3:30 pm	Allied Business Meeting
3:30 pm - 3:45 pm	Break
3:45 pm - 6:30 pm	Allied Voting Member Meeting
7:00 pm - 10:00 pm	Reception & Award Dinner

## Saturday, Nov. 21st

10:00 am – 12:pm	Allied Post Convention Meeting Board of Directors and Members Only
------------------	--



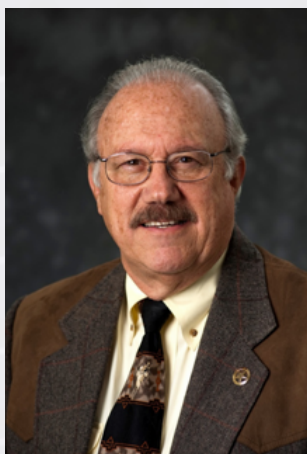
## SAFE TRAVELS



# We Proudly Present Our Guest Speakers



\* Mark Lacek will be speaking about how to increase your bottom line through commercial repossessions. Mark is the author of the Certified Commercial Recovery Agent national certification program (CCRA). The CCRA program is offered through the Recovery Industry Services Company (RISC) [www.riscus.com](http://www.riscus.com). A CCRA trained reposessor can increase his bottom line by hundreds of thousands of dollars every year. Lacek will talk about commercial skip tracing strategy, how to invoice correctly and how to successfully repossess commercial trucks and equipment. Lacek will also show how to locate local commercial lenders in your area as well as how to make contact with national commercial lenders and how to gain and maintain them as a valuable client. Lacek has been repossessing commercial trucks and equipment for over 30 years successfully. Lacek founded and published the Professional Repossessor Magazine. Lacek is also the past president of the Florida Association of Licensed Repossessors. Lacek has been a columnist for the monthly American Towman Magazine for eight years writing the RepoRun column. Lacek is currently considered one of the nation's leading expert witnesses on professional standards and the repossession industry having been hired by lawyers over 20 times to offer court testimony. Now, Lacek is ready to show you how to increase your bottom line in the commercial repossession business. This is a segment of this year's meeting you will not want to miss.



\* Ron L. Brown IFCCE, MCE, CCCO, CARS, MPRS, CFA, API

Ron L. Brown is the President and CEO of CSI Group in Oklahoma City, Oklahoma, one of the oldest and largest Asset Recovery Investigation Agencies in the Central Plains Region.

A state licensed Private Investigator and member of the National Association of Fraud Investigators, he has over 45 years of experience in the field of locating and recovering lost and missing people and assets and has assisted many law enforcement agencies including the U.S. Marshall's Service, Federal Bureau of Investigation and the Texas Rangers.

He is internationally recognized as one of the leaders in the Tracing and Recovery Industry and spends much of his time acting as an instructor for various credit and collection entities. Having received the ACA International "Fred Kirschner Instructor Achievement Award" for instructing 250 ACA Seminars, he was also three times selected by ACA International as the "ACA Certified Instructor of the Year". Ron also instructs for the Council on Law Enforcement Education and Training and travels across the United States presenting his critically acclaimed "MANHUNT" and "CYBERTRACKING" Seminars.

Nationally recognized as one of the key instructors of the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, Gramm-Leach-Bliley Act and HIPAA, Ron has written many published articles on these ever-changing federal laws and continues to conduct seminars related to these statutes. Testifying as an "Expert Witness" in numerous wrongful repossession litigations Ron recognized the need for an affordable field agent compliance training program and in collaboration with the members of Eagle Group XX he has developed the asset recovery industry accepted compliance training seminars which include the Field Agent Compliance Training (FACT), the Support Employee Compliance Training (SECT) and most recently the highly praised (SACAT) Situational Awareness and Confrontational Avoidance Techniques.

Ron continues to author numerous industry publication articles on the application of psychology and neuro-linguistics related to tracing, interrogation techniques and consumer motivation in the collection and asset recovery industry as well as co-authoring the best seller, "MANHUNT; The Book".

Currently active in all phases of the Asset Recovery and Collection Industry he continues to personally, handle investigations ranging from Internal Fraud to Homicide and is well known in Debt Collection, Law Enforcement and Asset Recovery circles. He may be contacted at [Rbrown@CSI-ARM.com](mailto:Rbrown@CSI-ARM.com) or 800-411-1844



SEPTEMBER 2020

## “STATE OF THE REPOSSESSION INDUSTRY SURVEY” RESULTS

I would like to thank everyone who participated in this survey and we hope that it provides a snapshot of where the industry currently comparative to our last survey at the peak of the COVID-19 pandemic crisis. This unprecedented period created challenges for the repossession industry like none it had ever faced before in its one-hundred year history. Facing these challenges, agency owners whose businesses survived, were forced to make adjustments to their business models which we hope that this survey captures some of. With that in mind, we added some additional questions to address how agency owners navigated the brief windows of federal assistance offered during this period as well.

# Poll



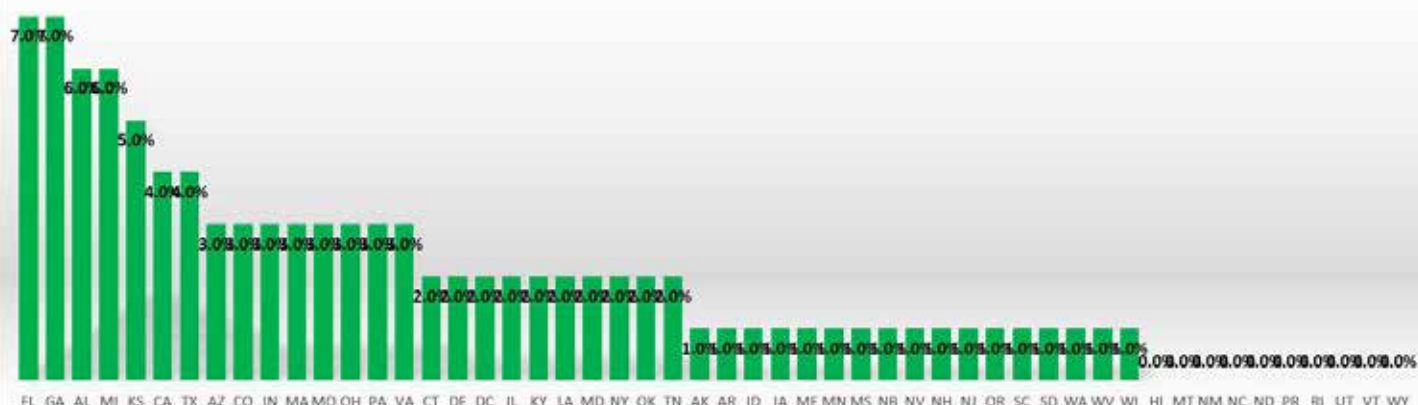
Unlike our last survey, which gathered 226 informal and unvetted respondents, this survey required participants to identify themselves and their agencies. This was done in order to better qualify the responses as unique and from verifiable sources so that outlying responses did not taint the data pool. While only 61 agency owners responded, we found the results in many cases to be very similar to the first, except with some interesting developments in the areas of fees. Once again, we thank those who participated and hope that the survey results help their fellow agency owners in guiding their companies as we continue to maneuver through these difficult times.

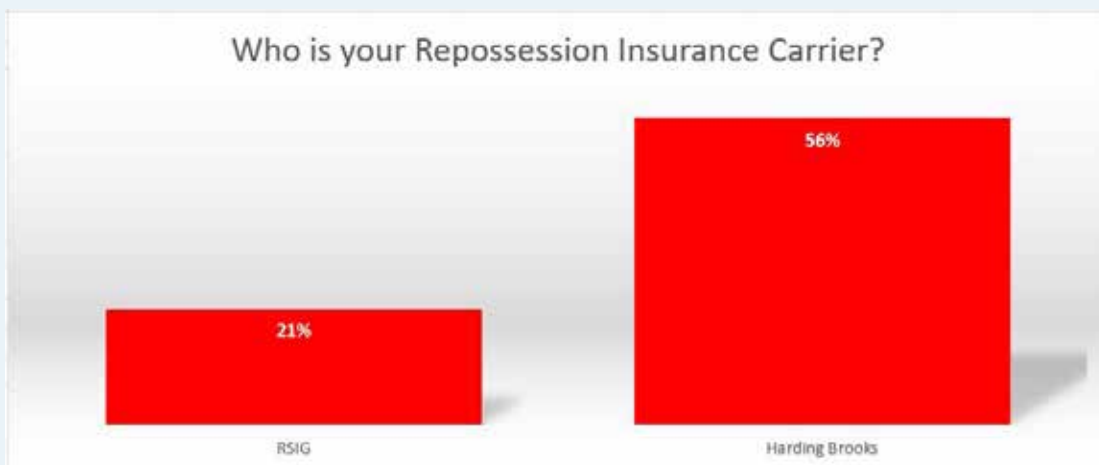
As always, all individual respondent data is confidential. The purpose of this survey is not to provide any agency or company any competitive advantage against any competitor or client. The purpose is informational and to help guide industry best practices in staffing and fees as well as illuminate any changes in industry behavior.

### Respondents

Unlike in the last survey, where we were able to create regional national subdivisions, the small number of respondents would have made the thin numbers of respondents in some regions of little value.

What State or States Does Your Company Operate In?

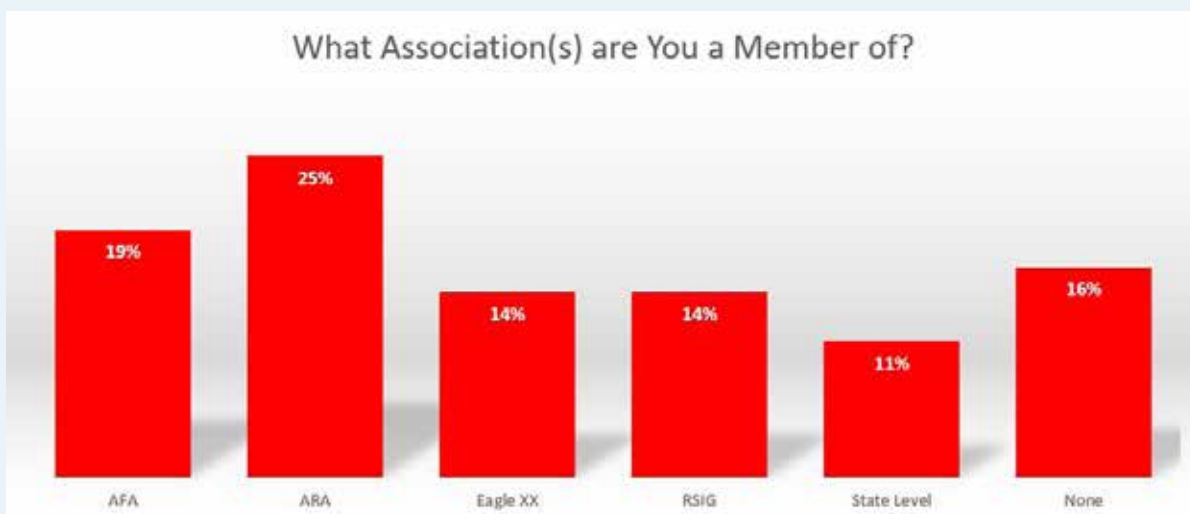




Once again, Harding Brooks repossession insurance showed the largest number of respondents with RSIG in second. No other Insurance companies were chosen by the respondents.



Once again, CARS was the largest compliance vendor chosen accounting for 48% of all responses.



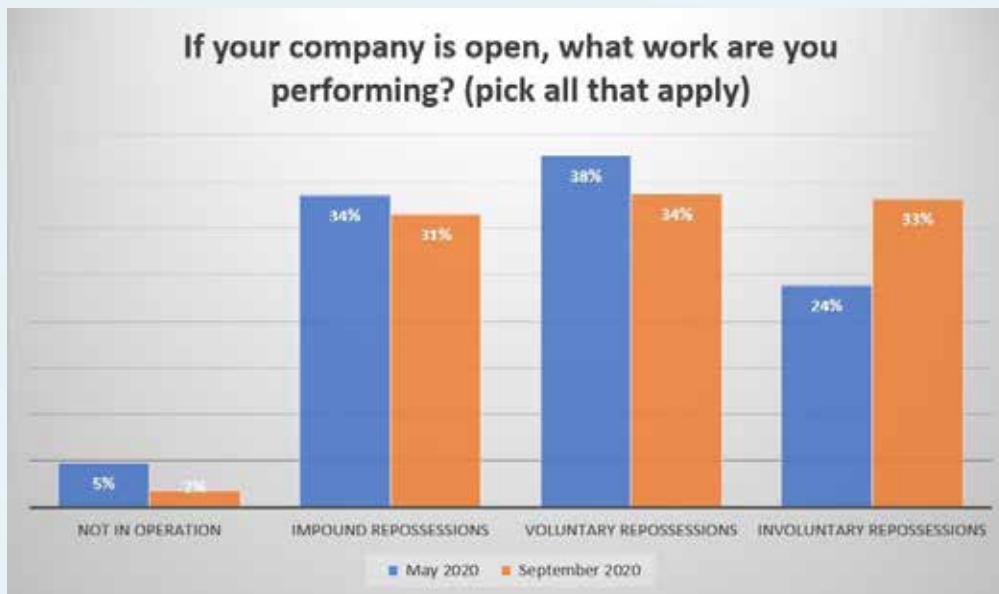
The ARA members again edged the AFA in participation with the survey.

*Read Next! On to Standard Operations*

*Continued on next page*

## Standard Operations

Only 2% (one agency) claimed not to be in operation at the time of this survey. This is down from 5% during our last survey (12 agencies.) While percentages in repossession volume varied somewhat, involuntary repossession volume appears to have made a recovery now that most of the loan extensions, forbearances, moratoriums and shelter in place requirements have been lifted.



## Staff Levels

With multiple companies in multiple locations, it would require an additional numerator to get a deeper understanding of staffing levels, but the weighted national averages for the following roles are as follows;



- Front Office Staff – 3.1
- Lot Staff – 2.3
- Field Agents – 4.8
- Camera Car Drivers – 2.1

These numbers are rather erratic in relation to the last survey, but still consistent enough for statistical purposes.

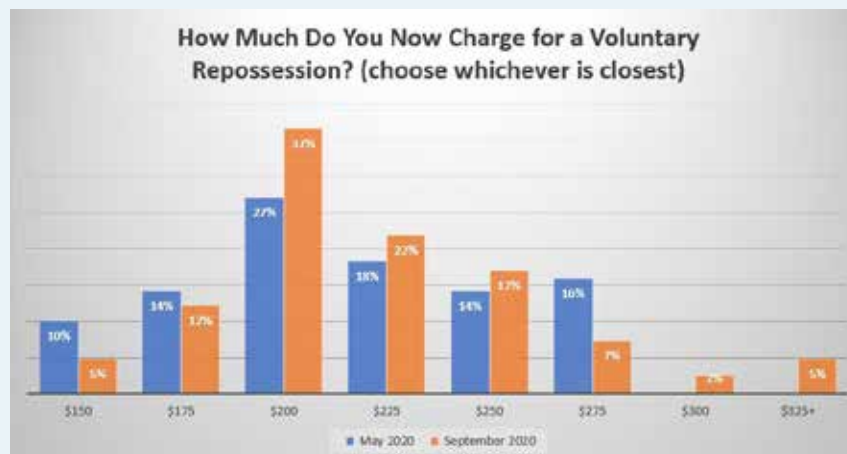
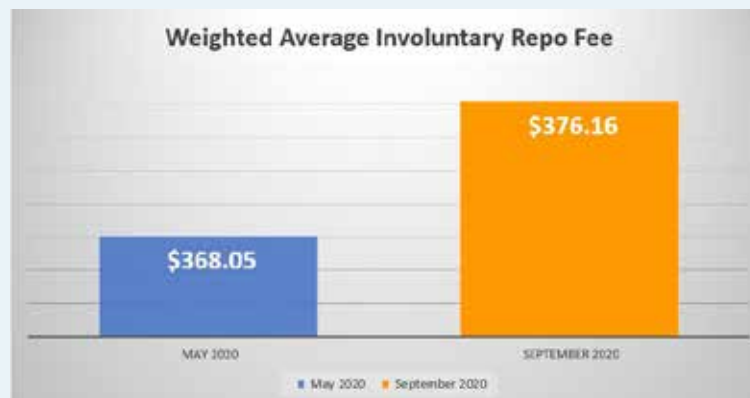
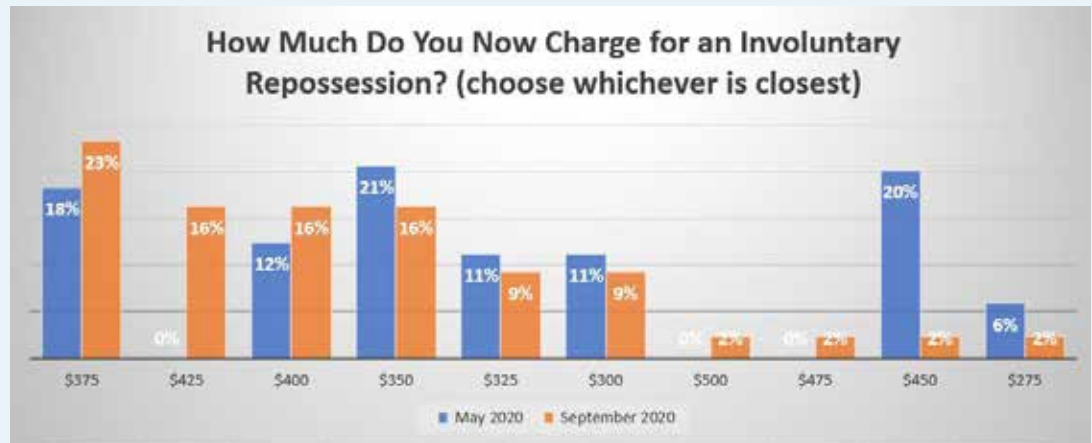


## FEES

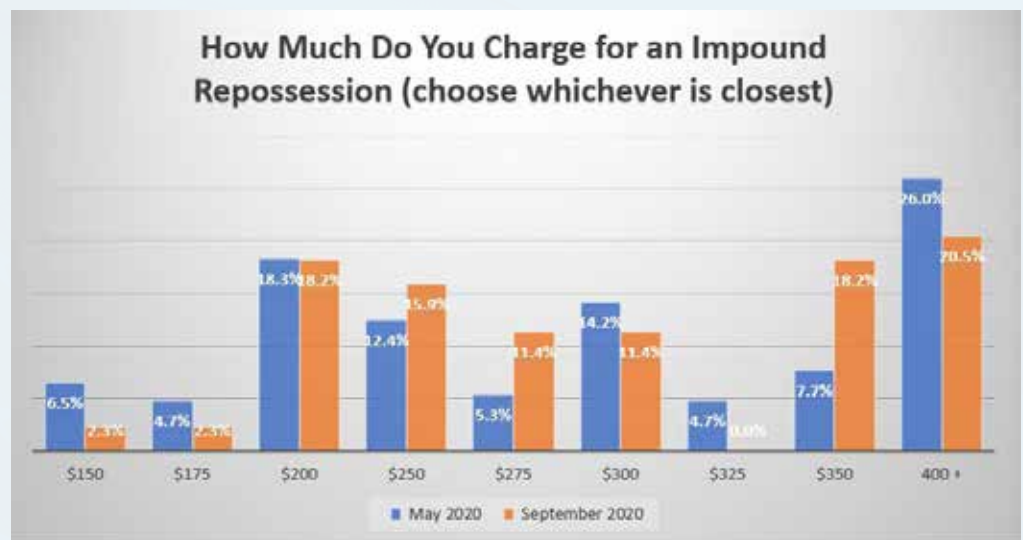
Everyone's favorite topic! The summer had a lot of chest thumping and claims by agency owners that they were going to be increasing their fees, and according to the survey results, they did. 70% of the survey respondents claim that they had increased their fees over the past five months. That does not mean however that they were all dramatic or were the actual recovery fees, which you will see soon.

While the weighted average fee for **Involuntary Repossessions** rose to **\$376.16**, the survey showed a paltry 2% increase, or, an \$8.12 increase.

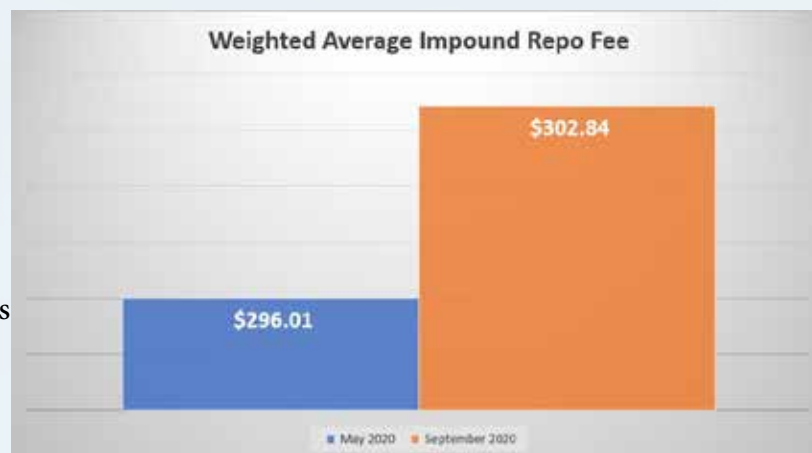
The weighted **Voluntary Repossession** fee increased to **\$237.20** and was more robust with a weighted average increase of 10% or \$22.11.



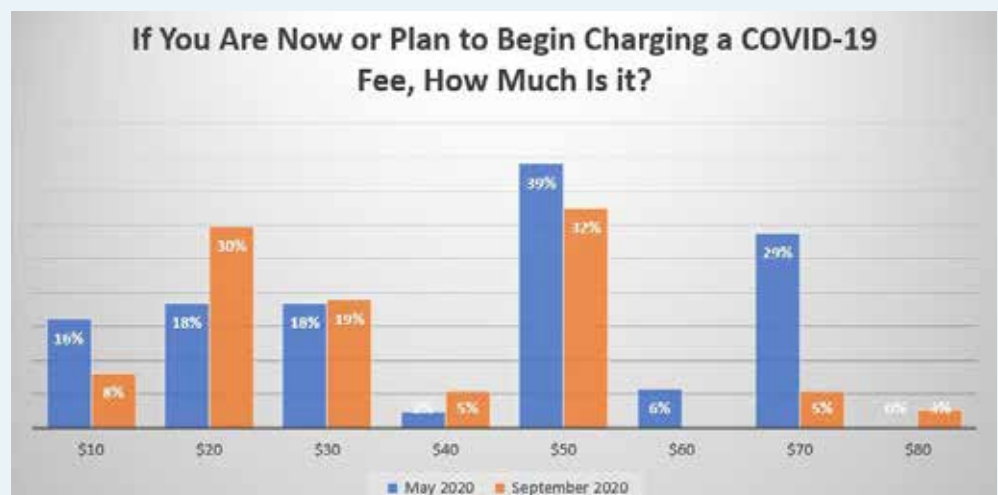
Much like Involuntary Repossession fees, **Impound Repossession fees** scarcely moved and increased to **\$302.84**. A mere 2% or \$6.83 by response.



The industries long lost friend, ancillary fees, appear to be making a comeback, with large increases in claimed required paid fees. Personal property, the most perilous of tasks during the pandemic showed dramatic claims of requirements as did both areas of vehicle storage.

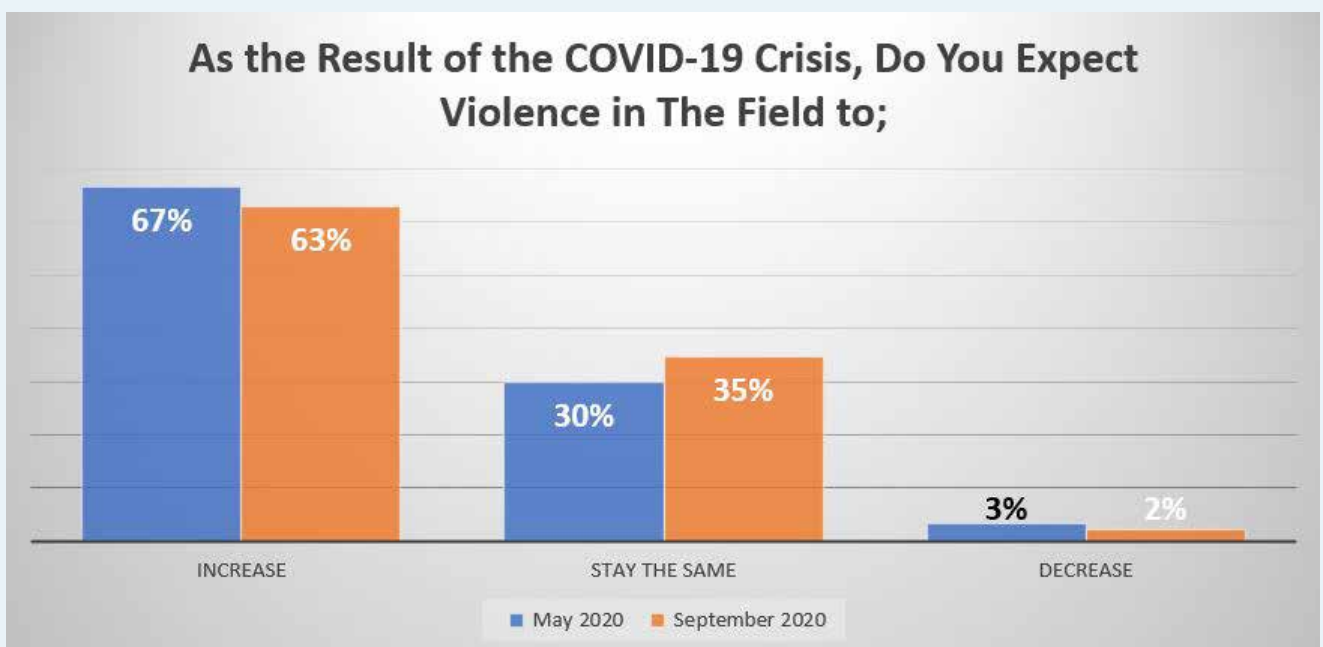
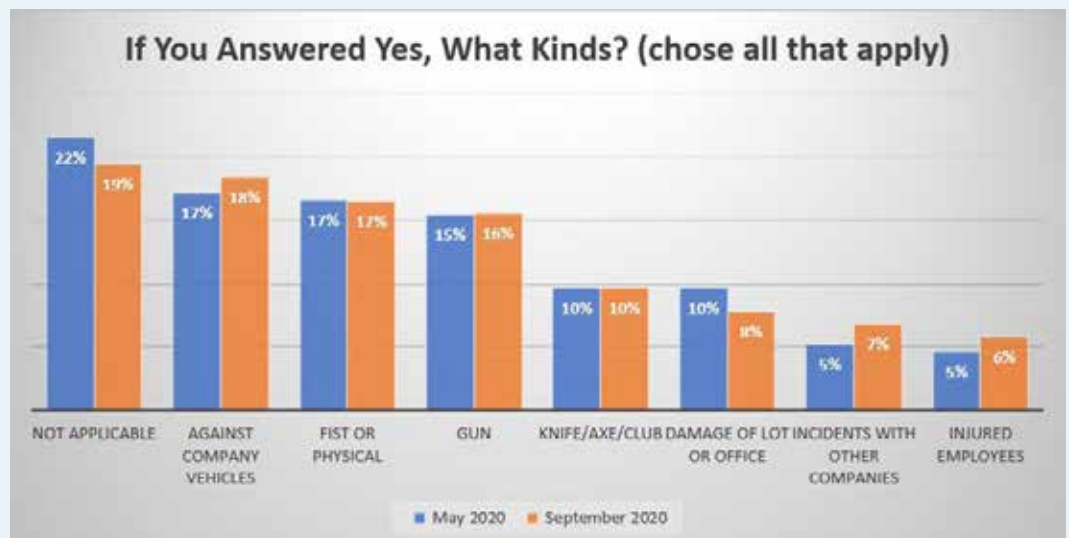
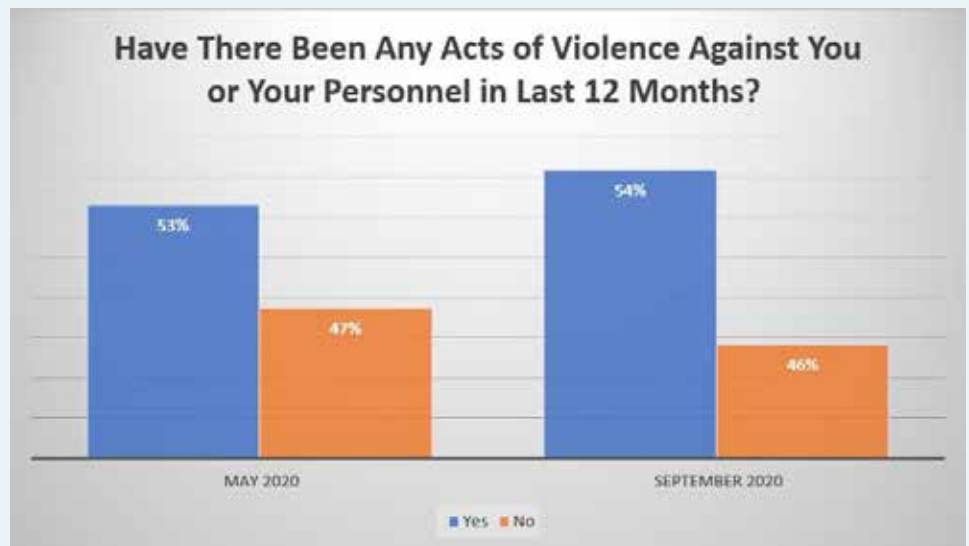


Special handling, or **COVID-19 Fees**, which were a mere point of discussion during the first survey, appear to have levelled out to a reality which has settled at a weighted average fee of **\$35.79**, which is just slightly higher than the **May average of \$34.71**, when forwarders and lenders were still scoffing at the idea.



## VIOLENCE

The inherent risk of violence is always present in the repossession industry. As the public has been shielded from the financial effects of the closures of businesses and loss of employment by means of record loan modifications, the psychological effects of this period have caused some speculation that there would be a rising risk. This however, does not seem to have yet come to fruition. In fact, concerns of rising risk associated with the pandemic have actually reduced, according to the survey respondents.

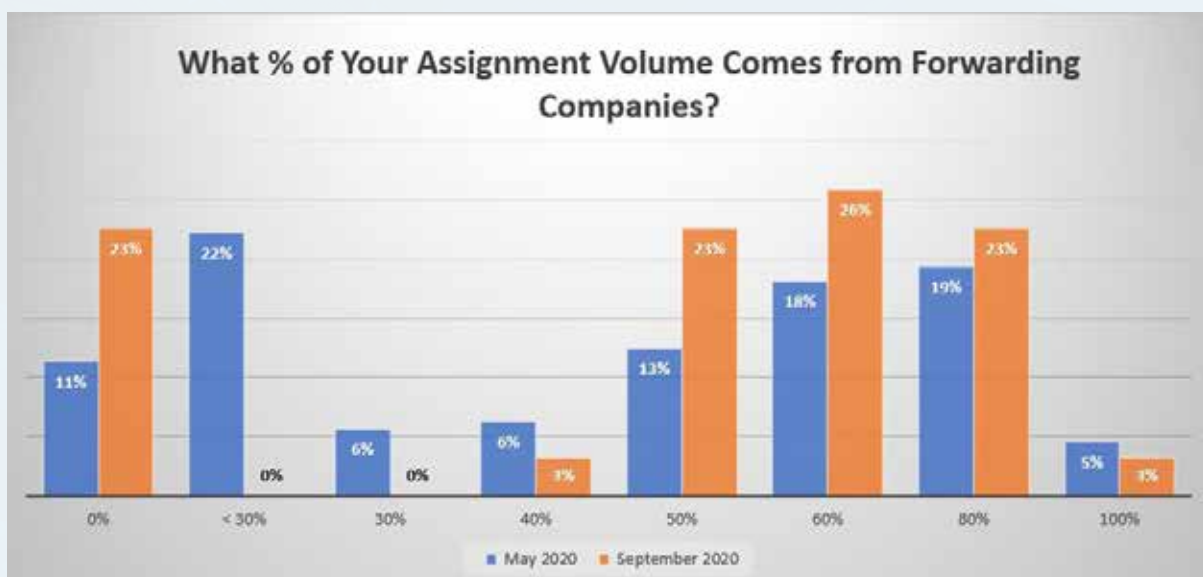


**Read Next! On to FORWARDERS**

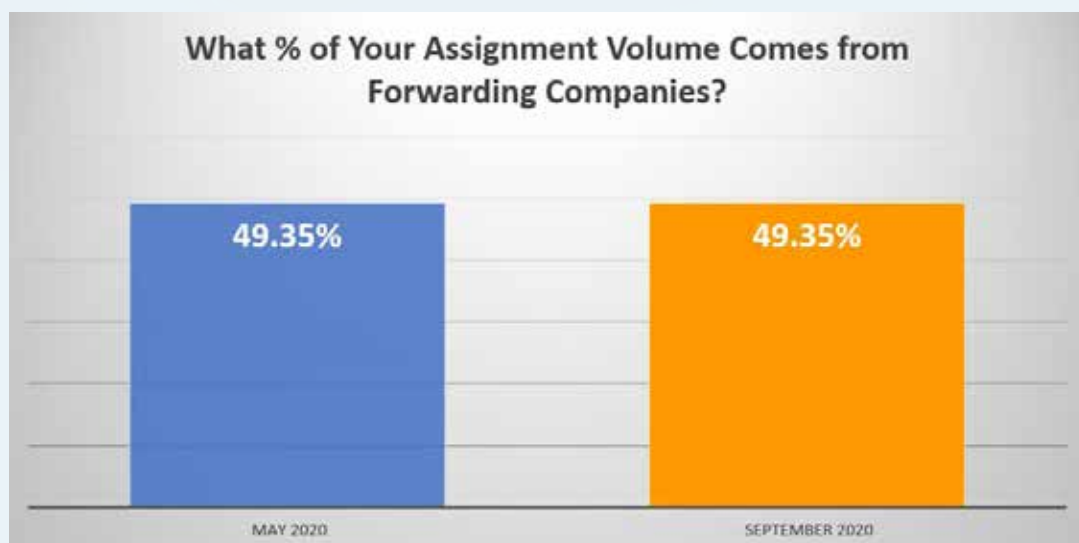


## FORWARDERS

Ah, yes, once again we visit the commonly maligned repossession forwarding industry. The dominators of massive swaths of assignment volume nationwide. The source of the repossession industries largest number complaints.



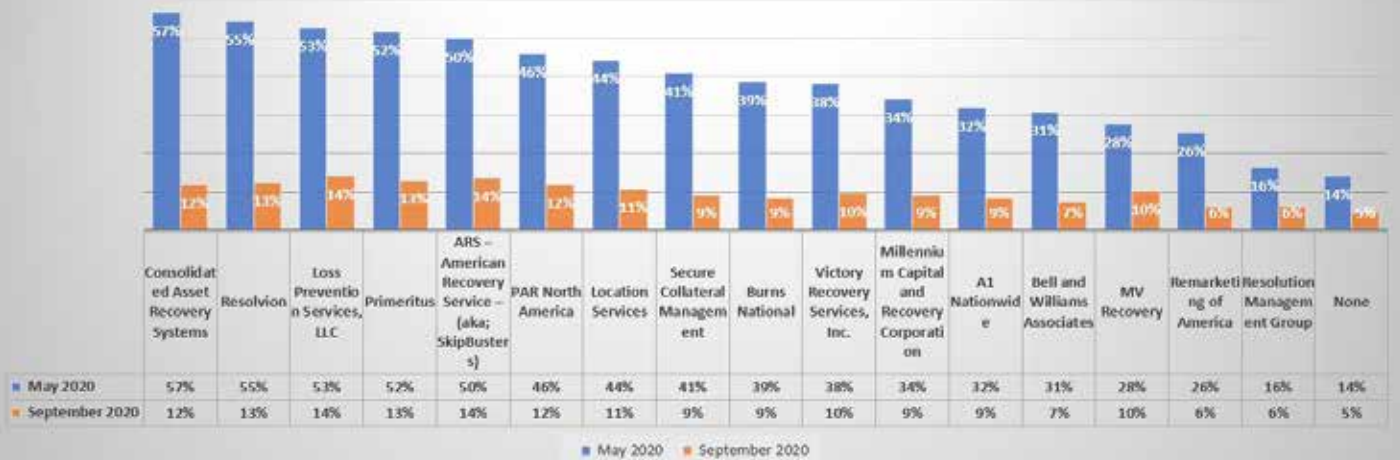
The responses to which forwarding companies agencies work for took a wild swing. According to the responses, forwarder participation has gone down dramatically across the board. Data also suggests that an even larger number of agencies have stepped away from their relationships with some or all forwarding companies.



Regardless of responses that show lower participation of reliance on forwarding companies, the average claimed volume from repossession forwarding companies was actually flat with a weighted average 49.35%.

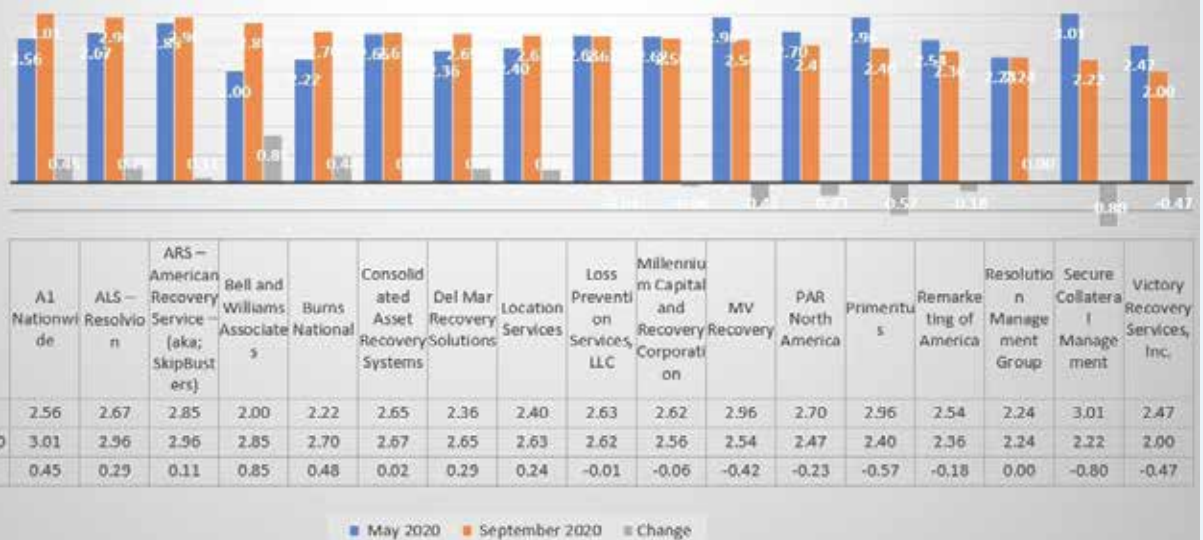


### Which Forwarding Companies do you Work For (pick all that apply)



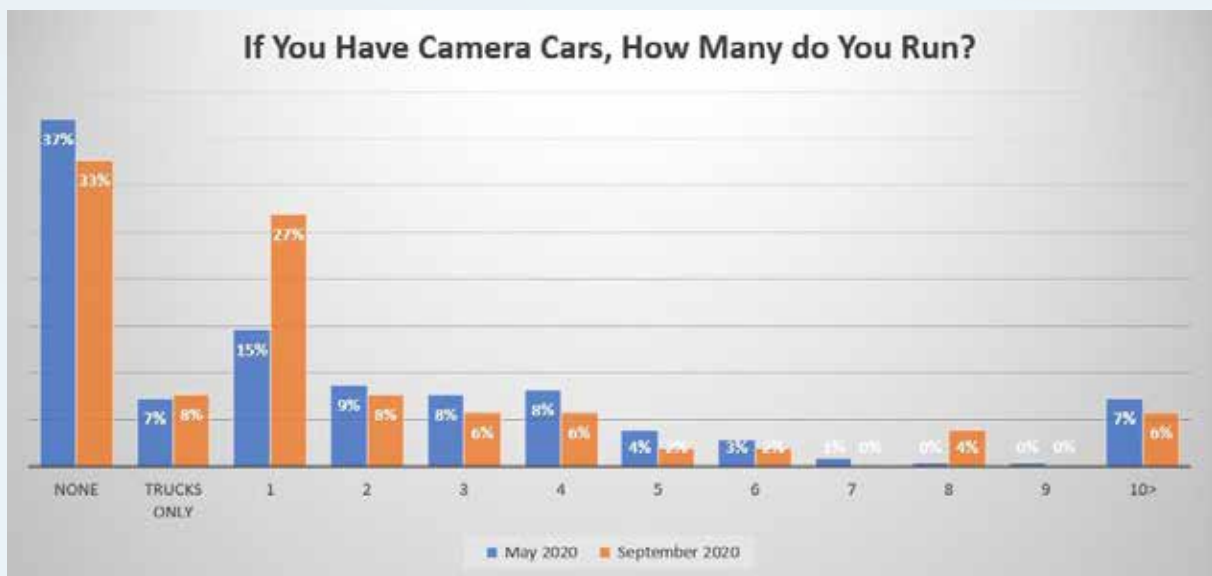
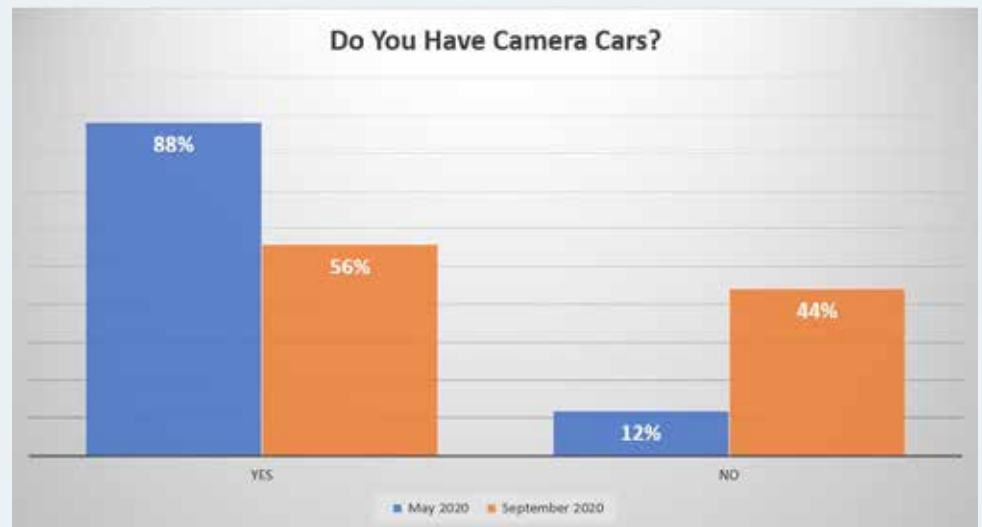
In May, on a scale 1 = Poor, 5=Excellent, Secure Collateral Management showed with the highest weighted average satisfaction level, scoring a 3.01 of all of the polled forwarding companies. Fast forward to August-September and we see their score dropped dramatically, illustrating some possible manipulation of the May data on the first poll. In September the highest scoring repossession forwarder was A-1 Nationwide, who rose from a 2.56 to a 3.01 score, yet only 9% claimed to accept their work.

### Forwarder Rankings May vs September 2020

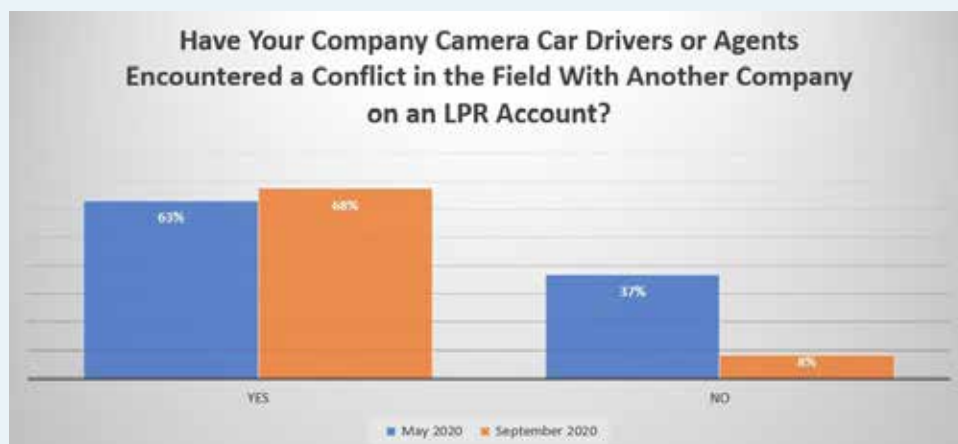


## LPR

DRN continues to hold the lead in LPR participation. Really no surprises here. The stats held pretty firm to the last survey. What was different, was the percentage of agencies who claim to have camera cars.



Of those agencies who do employ LPR into their business operations, the number of conflicts between competing repossession agency employees has risen only slightly according to the survey results. Even in the absence of violence, a lot of animosity or arguments have occurred as agents and camera car drivers arrive to the same location attempting to recover the same collateral.



***Read Next! On to AGENT COMMISSIONS***



## AGENT COMMISSIONS



Odd enough, while responding agencies have indicated a higher collection of ancillary fees along with all recovery fees, the agents in the field do not appear to have received any benefit from it. In all fairness, most agencies have been struggling to stay open over the past six months and keeping in operation is the priority.



Overall, the duties requested of field agents does not appear to have changed much, if at all over the past six months, but the required use of PPE and sanitization tactics has most certainly made it more arduous and time consuming.

## CONCLUSION

With the lower participation in agency owners to this survey, the data is somewhat narrower. Conversely, the participants were vetted and as such, the data itself is likely more reliable. With that said, there appear to have been some changes in the fee environment as well as the participation in the repossession forwarding industry. If nothing else good came from the first survey in May, it has been the adoption of COVID-19 fees to offset the expenses, time and risks associated with operating in a pandemic environment.

We would like to thank from the bottom of our hearts all of the agency owners who participated in this survey. We hope that the 15-20 minutes that you spent on this survey helps the repossession industry as a whole in developing best practices and guiding their fellow agency owners forward beyond this pandemic. At this time, we do not plan another survey in the foreseeable future and we hope that you all find yourselves, your families and your businesses safe and successful in the coming months and years ahead.

Thank you,

Kevin Armstrong, Editor

# 2020 Member Directory

## Alabama

**Dothan**  
**Southeastern Recovery**  
David Hughes  
185 Loraine Rd., Dothan, AL 36301  
334-671-1170

## Alaska

**Fairbanks**  
**Banker's Collection Co., Inc.**  
Craig Chausse  
618 Gaffney Rd., Fairbanks, AK 99701  
907-456-2830

## Arizona

**Glendale**  
**Recovery Management Services, LLC**  
Erin Housey  
6969 W Northern Ave., Glendale, AZ 85303  
602-424-9540

**Lake Havasu**  
**Tri-State Recovery, LLC**  
Shila Holmes  
2590 Kiowa Blvd., Lake Havasu, AZ 86403  
928-854-9042

**Phoenix**  
**Alpha Towing & Recovery Company, LLC**  
Jordan Sawalqah  
1838 S. 5th Ave., Phoenix, AZ 85003  
602-258-3298

**Phoenix**  
**Desert Auto Recovery**  
Jeff C. Dryer  
1019 S. 30th Ave., Phoenix, AZ 85009  
602-841-0100

**Phoenix**  
**Innovative Recovery Solutions, LLC**  
Jared D. Bowers  
1742 E. University Dr., Phoenix, AZ 85034  
623-866-2360

**Phoenix**  
**Reliable Recovery Services, LLC**  
Dan Ketterer  
2401 W. McDowell Rd., Phoenix, AZ 85009  
623-934-3599

**Phoenix**  
**Southwest Recovery, LLC**  
Michael Van Winkle  
528 S. Robson, Mesa, AZ 85210  
480-699-0138

**Pinetop**  
**High Country Towing & Recovery Inc dba Navapache Asset Adjusters**  
John W. TenEyck  
612 E. White Mountain Blvd. Pinetop, AZ 85935  
928-272-7800

**Tucson**  
**Automobile Recovery Services of Arizona, Inc.**  
Robert C. Bozarth  
3250 S. Dodge Blvd., Tucson AZ 85731  
520-747-0699

## Arizona

**Yuma**  
**A&A Towing & Recovery**  
Monty W Sanders  
13711 S. Ave. 3E, Yuma AZ 85365  
928-581-8884

## Arkansas

**Fort Smith**  
**Absolute Towing And Recovery, LLC**  
Josh Niles  
4617 Jennylind Rd., Ft. Smith, AR 72903  
479-434-6700

**North Little Rock**  
**Alert Recovery Inc.**  
Walter L. Justice Jr.  
14514 MacArthur Dr., North Little Rock, AR 72118  
800-643-8362

**North Little Rock**  
**Statewide Towing and Recovery, Inc.**  
Shara Justice  
10515 MacArthur Dr., North Little Rock, AR 72118  
501-803-3650

**Texarkana**  
**Evans Recovery Specialists, Inc.**  
Arron A Evans  
119 Senator St., Texarkana, AR 71854  
903-701-5175

## California

**Gardena**  
**Coastline Recovery Service, Inc.**  
Scott Fornaro  
15133 S. Broadway, Gardena, CA 90248  
310-965-0242

**Granada Hills**  
**Motion Repossessors, Inc.**  
Michael Falk  
8235 Sepulveda Pl., Van Nuys, CA 91402  
818-780-3000

**Lancaster**  
**All American Recovery**  
Raul Rosales  
42302 8th St. E., Lancaster, CA 93535  
661-949-0078

**Lodi**  
**Accurate Adjustments**  
Shane Freitas  
1210 Auto Center Dr., Lodi, CA 95240  
209-464-7376

**Long Beach**  
**A-Z Recovery, Inc.**  
Sigurd J. Ruskedal  
707 W. 17th St., Long Beach, CA 90813  
562-912-7211

**Long Beach**  
**Action Auto Recovery**  
Chuck Cowherd  
3860 Cherry Ave., Long Beach, CA 90807  
562-989-1300

## California

**Loomis**  
**Tracker Auto Recovery, Inc.**  
John N. Dickinson  
6301 Angelo Ct. #5, Loomis, CA 95650  
916-660-0424

**Los Angeles**  
**Knight Recovery, Inc.**  
Bob Forester  
14036 Avalon Blvd., Los Angeles, CA 90065  
855-511-7376

**Los Angeles**  
**L.A.W. Recovery**  
Misti Benarbachian  
2910 Gilroy St., Los Angeles, CA 90039  
323-913-9600

**Martinez**  
**New Era Recovery, Inc**  
James A. Hunt III  
3785 Pacheco Blvd. Unit E, Martinez, CA 94553  
925-957-6461

**Modesto**  
**Four Star Recovery, Inc.**  
Cheryl Goodban  
1228 Doker Dr., Modesto, CA 95351  
209-524-2854

**North Highlands**  
**Solid Solutions 24/7, Inc.**  
Scott Fornaro  
6950 34th St. #230, North Highlands, CA 95660  
916-800-1847

**Oceano**  
**Cal Coast Recovery**  
Gary Lee Rayburn  
1131 Pike Ln. #10, Oceano, CA 93445  
805-458-3698

**Panorama City**  
**Sterling Asset Recovery, Inc.**  
Adam M. Saltzman  
14626 Titus St., Panorama City, CA 91402  
818-786-7376

**San Diego**  
**Lenders Recovery Service-CA**  
Chad Buchanan  
9558 Camino Ruis Ste B. San Diego, CA 92126  
619-638-8700

**Stockton**  
**T. Grant & Associates, Inc.**  
Tim Grant  
4642 E. Waterloo Rd., Stockton, CA 95215  
209-931-7090

**Vallejo**  
**After Hours Auto Recovery**  
Wes Englebrecht  
1627 Lewis Brown Dr., Vallejo, CA 94589  
707-553-7814

**Victorville**  
**Inland Valley Recovery**  
Elisa Noreiga Schmid  
17393 Jasmine St., Victorville, CA 92395  
760-245-9933

# 2020 Member Directory

## Colorado

### Colorado Springs

#### *Midnight Recovery, LLC*

Matt Longo  
2737 Delta Dr., Colorado Springs, CO 80910  
719-565-0586

### Denver

#### *Pratt Adjustment Bureau*

Jeanne Lewis  
6810 Downing St., Denver, CO 80229  
303-289-7710

### Pueblo

#### *Colorado Asset Recovery Specialists*

Dorothy D. Carroll  
509 E. 11th St., Pueblo, CO 81001  
719-676-2617

## Connecticut

### Branford

#### *Collateral Recovery Services, LLC*

Thomas Farace Jr.  
21 Ciro Rd. North, Branford, CT 06471  
203-315-9207

### Windsor

#### *Auto Lock Unlimited, Inc.*

Robert Edwards  
1449 John Fitch Blvd. S., South Windsor, CT 0674  
860-282-0065

### Winsted

#### *Confidential Asset Recovery Services, LLC*

Vallerie Sugerak  
120 Colebrook Rd., Winsted, CT 0698  
860-379-7914

## Delaware

### Smyrna

#### *Hound Dog Recovery*

Ryan Grelock  
2151 S. Dupont Blvd., Smyrna, DE 19977  
302-836-3806

## Florida

### Davie FL

#### *Phantom Asset Recovery Inc*

Edward C. Deckelmann Jr.  
5995 SW 42nd Ct Bldg 13 Bay 6&7, Davie, FL 33314  
954-324-7720

### Ft Lauderdale

#### *Southern Adjustment Services*

Sam Corolla  
4250 SW 59th Ave., Ft Lauderdale, FL 33314  
954-797-9997

### Fort Myers

#### *1st Stop Recovery, Inc.*

Judith Marra  
6241 Thomas Rd., Fort Myers, FL 33912  
888-699-7855

### Fort Meyers

#### *Speedie Recovery of South Florida*

Ethan Cohen  
8041 Mainline Pkwy, Fort Meyers FL 33912  
239-458-4500

## Florida

### Fort Pierce

#### *Advance Recovery Services, Inc.*

William Braun  
5414 N. US Hwy. 1, Ft. Pierce, FL 34946  
772-344-5973

### Fort Pierce

#### *Repossessions Inc. South*

Kathy Kelly  
2007 N. Old Dixie, Ft. Pierce, FL 34946  
772-461-0755

### Gainesville

#### *Hyde N Seek Recovery, Inc.*

Scott M. English  
4131 NW 6th St., Gainesville FL 32609  
352-336-5464

### Hollywood

#### *DCT Recovery Agency, Inc.*

Dawn Kelly  
6014 Hayes St., Hollywood, FL 33024  
954-963-7376

### Jacksonville

#### *First Coast Florida Recovery, Inc.*

Larry Davis  
10952 W. Beaver St., Jacksonville, FL 32220  
904-693-1152

### Miami

#### *Specialized Towing & Transportation Inc.*

Rigoberto Herrera  
3250 NW North River Drive, Miami, FL 33142  
305-442-9696

### Miami

#### *Target Recovery, Inc.*

Luz Maestre  
10736 SW 188th St., Miami, FL 33157  
305-633-1666

### Orlando

#### *Ketterle & Sons, Inc.*

John Ketterle, Jr.  
340 Fairlane Ave., Orlando, FL 32809  
407-851-3953

### Orlando

#### *B&P Auto Recovery Services*

Janette Mojica  
11407 Rocket Blvd., Orlando, FL 32824  
407-851-3246

### Orlando

#### *Gauntt Investigations, Inc.*

Walter L Gauntt  
485 W. Taft Vineland Rd., Orlando, FL 32824  
407-859-4418

### Port Charlotte

#### *Sun West Recovery, Inc.*

Barbara Scheele  
28053 Mitchell Ave., Punta Gorda, FL 33982  
941-637-0157

### Sarasota

#### *Action Towing & Recovery of Sarasota*

Vincent J. Payne  
5439 Catalyst Ave., Sarasota, FL 34233  
941-921-3443

## Florida

### Tampa

#### *Nighthawk Towing & Repossession, Inc.*

Bonnie S. Mathews  
7110 E. 14th Ave., Tampa, FL 33619  
813-627-0303

### Tavernier

#### *Target Recovery Inc.*

Luz Maestre  
92425 Overseas Hwy 1, Tavernier, FL 33070  
305-633-1666

### Weeki Wachee

#### *Xtreme Towing & Recovery, LLC*

Jeffery P Fletcher  
17184 Nicasio Jay Ave., Brooksville, FL 34614  
352-232-4717

### West Palm Beach

#### *Anytime Recovery Inc.*

Michael L. D'Amelio  
6378 Wallis Rd., West Palm Beach, FL 33413  
561-318-7072

## Georgia

### Albany

#### *Georgia Collateral Recovery Bureau, Inc.*

David Gabaldon  
623 Fussell Rd., Leesburg, GA 31763  
229-436-1448

### Atlanta

#### *National Vehicle Recovery of GA, Inc.*

Penny Childers  
5648 Mableton Pky., Atlanta, GA 30126  
770-941-9283

### Blairsville

#### *Faith Financial, LLC*

Bryan Kent McCollister  
309 Frank Martin Rd, Blairsville, GA 30512  
706-897-7232

### College Park

#### *Premier Recovery Solutions, Inc.*

Eric R. Elder  
2459 Roosevelt Hwy., Ste A-5  
College Park, GA 30337  
404-684-1443

### Fort Oglethorpe

#### *FSR Services, Inc.*

Steven Bianco  
116 Herron St. Ste A, Fort Oglethorpe, GA 30742  
954-448-3434

### Jonesboro

#### *Snatchmasters, LLC*

Justin Byczek  
9999 Tara Blvd, Jonesboro, GA 30236  
404-608-0221

### Lithonia

#### *Speedy Recovery Services, Inc.*

Richard Grosvenor  
6905 Chapman Road, Lithonia, GA 30058  
770-484-6700



# 2020 Member Directory

## Georgia

### Loganville

#### **Quick Recovery Services, Inc.**

Emily E. Hemmings  
1031 Karlee Blvd., Loganville, GA 30052  
770-554-6474

### Mableton

#### **Triton Recovery and Commercial Services, LLC**

Ben Edwards  
7071 Queens Ferry Dr., Mableton, GA 30126  
770-745-5940

### Villa Rica

#### **Eagle Eye Recovery Inc.**

John Newberry  
104 Hunter Industrial Dr Ste A, Villa Rica GA 30180  
770-783-9811

## Idaho

### Blackfoot

#### **State Recovery**

Richard Stallings  
100 Mark Ln., Blackfoot, ID 83221  
208-785-6591

### Idaho Falls

#### **B/A Recovery Inc.**

Jay Eaton  
2070 N. Woodruff, Idaho Falls, ID 83402  
208-524-5463

### Nampa

#### **Gates & Associates**

Bruce Gates  
604 N. 36th St., Nampa, ID 83687  
208-461-5981

## Illinois

### Addison

#### **Illinois Repossession Agency, Inc.**

Tony Harraz  
814 S. Westwood Ave., Addison, IL 60101  
630-458-2200

### Aurora

#### **Repos Unlimited Inc.**

John S. Fiorelli  
225 Middle Ave., Aurora, IL 60506  
630-896-7376

### Cary

#### **Assets Biz Corporation**

Michael Terreault  
302 Cary Point Drive, Cary, IL 60506  
224-357-8823

### Chicago

#### **Silva 24HR Towing, Inc.**

Victor H. Silva  
5255 W. 47th St., Forest View, IL 60638  
773-424-8341

### Coal Valley

#### **Argo Management Group, Inc.**

Wade S. Argo  
2108 East 2nd St., Coal Valley, IL 61240  
309-738-2872

## Illinois

### Decatur

#### **Precision Recovery, Inc.**

Jason T. Kirby  
1322 N. Rt. 121, Mt. Zion, IL 62549  
217-864-6943

### Hickory Hills

#### **Par Towing, Inc.**

Russell J Lindemann  
9851 S. 78th Ave., Hickory Hills, IL 60457  
708-430-0275

### Lansing

#### **Done Rite Recovery Services, Inc**

Donna L Morandi  
3056 E. 170th St., Lansing, IL 60438  
708-418-4315

### Lynwood

#### **MADD Recovery, Inc. dba Bulldog Recovery**

Sherman Moore  
21760 E. Lincoln Hwy., Lynwood, IL 60411  
708-898-2710

### Peoria

#### **Mega Services, Inc.**

Jesse L. Munk  
140 W. Queenwood Rd., Morton, IL 61550  
309-266-8455

## Indiana

### Cicero

#### **Bluline Services LLC/dba Indiana Recovery Services**

Darcey L. Case  
22265 US Hwy 31, Cicero, IN 46034  
317-606-8187

### Indianapolis

#### **Peter P. Recovery Indianapolis IN**

Pete Benvenuti  
3560 S. Madison Ave., Indianapolis, IN 46227  
317-780-8902

### Indianapolis

#### **Last Chance Wrecker & Sales, Inc.**

James W. Edsall III  
1256 Roosevelt Ave., Indianapolis, IN 46202  
317-541-8551

### Indianapolis

#### **BP Final Notice Recovery**

Brad Pierson  
2801 W. Morris St., Indianapolis, IN 46221  
317-786-8653

## Iowa

### Des Moines

#### **Trainwell Creditors Service**

Ted Hansen  
1418 Madison, Des Moines, IA 50313  
515-264-9336

### Madrid

#### **Central Iowa Investigations & Repossessions, Inc.**

Jason Beeman  
12063 NW 131st Ct, Madrid, IA 50156  
515-865-9828

## Iowa

### Parkersburg

#### **Starlight Recovery & Investigations, LLC**

James Bellows  
33617 6th St., Parkersburg, IA 50665  
319-404-9040

## Kansas

### Topeka

#### **Heartland Recovery, Inc.**

Ryan Vaughn  
306 SE 21st St., Topeka, KS 66607  
785-232-1015

### Wichita

#### **Prairie Land Services**

Troy Manzi  
135 N. Elizabeth St., Wichita, KS 67203  
316-219-2929

## Kentucky

### Lexington

#### **AA Repo dba Appalachian Auto Recovery**

Jordan T. Charles  
351 United Court, Lexington, KY 40509  
859-455-8257

### Lexington

#### **Imperial Recovery**

B. Jeff Queens  
451 Chair Ave., Lexington, KY 40508  
859-254-3396

## Louisiana

### Baton Rouge

#### **Bayou Recovery Service, LLC**

Jeffery Sommers  
5475 Parkview Church Rd., Baton Rouge, LA 70816  
225-293-4999

### Covington

#### **Centurion Auto Recovery**

Nicholas P. Trist III  
111 N. Madison St., Covington, LA 70433  
888-368-5880

### Lafayette

#### **MCX Associates, LLC**

Matt Murray  
303 Toledo Dr., Lafayette, LA 70506  
337-237-1444

### Loreauville

#### **Hazelwood Recovery & Investigations, LLC**

Chad Hazelwood  
205 N. Main St., Loreauville, LA 70552  
337-380-8547

### New Orleans

#### **Guardian Services, LLC**

Sidney Jerry McCann  
15 W. 23rd St., Kenner, LA 70062  
504-464-5778

### New Orleans

#### **Accurate Recovery Service**

Joseph L Relf  
7848 Chef Menteur Hwy., New Orleans, LA 70126  
504-452-5563

# 2020 Member Directory

## Louisiana

**Slidell**  
**Louisiana Recovery & Collection Agency, Inc.**  
Brandon Dale  
57342 Allen Rd., Slidell, LA 70461  
985-643-9313

## Maryland

**Baltimore**  
**McDel Enterprises**  
Deles Lewis  
8813 Philadelphia Rd., Baltimore, MD 21237  
410-918-0723

**Baltimore**  
**Metro Investigation & Recovery Solutions Inc.**  
**DBA Final Notice Recovery**  
Valerie Calabrese  
4501 Curtis Ave, Baltimore, MD 21226  
410-344-1501

**Baltimore**  
**Quality Auto Repossessions**  
Glen C. Hendricks  
6051 Olson Rd., Baltimore, MD 21225  
410-789-7717

**Baltimore**  
**The Asset Recovery Team**  
Jason Carpenter  
412 Earls Rd., Baltimore, MD 21220  
410-732-6837

**Belin**  
**1st Street Towing**  
Maath H. Salem  
9024 Worcester Highway, Belin MD 21811  
410-924-1415

**Clinton**  
**L&K Recovery, LLC**  
Chris Lawrence  
7702 Poplar Hill Ln., Clinton, MD 20735  
301-868-6800

**Upper Marlboro**  
**LTS Repossession Specialist, Inc.**  
Nicole Wallace  
8333 Old Marlboro Pike, Upper Marlboro, MD 20772  
240-765-0448

## Massachusetts

**Bridgewater**  
**NEAI Corporation**  
Wendy Sousa  
95-1 Fireworks Cir., Bridgewater, MA 2324  
508-697-9100

**Rynham**  
**Mastria Towing & Recovery**  
Edward Ferreira  
1255 New State Hwy., Raynham, MA 2767  
508-802-9320

**Springfield**  
**Recovery Zone, Inc.**  
Keith G. Burger  
235 Mill St., Springfield, MA 1108  
413-731-9663

## Michigan

**Detroit**  
**Midwest Recovery & Adjustment, Inc.**  
George Badeen  
14666 Telegraph Rd., Detroit, MI 48239  
313-538-2100

**Detroit**  
**V&J, Inc.**  
Virginia Theisen  
15360 Dale St., Detroit, MI 48223  
313-387-7995

**Fraser**  
**Express Recovery, Inc.**  
Antonio Basilisco  
34455 Commerce Rd., Fraser, MI 48026  
586-293-6100

**Mt. Clemens**  
**Select Recovery Services, Inc.**  
James Rastall  
55 N. Rose St., Mt. Clemens, MI 48043  
586-790-4665

**Saginaw**  
**Michigan Recovery Services, Inc.**  
Kenneth La Pierre  
3164 Freeway Ln., Saginaw, MI 48601  
989-776-1770

## Minnesota

**Burnsville**  
**Northland Recovery Bureau**  
Kayihan Seran  
1800 Hwy. 13 West, Burnsville, MN 55337  
952-303-4749

**Ham Lake**  
**11th Hour Recovery, Inc.**  
Alexander Peterson  
15839 Lincoln St. NE, Ham Lake, MN 55304  
612-615-8697

## Mississippi

**Jackson**  
**Brown & Associates Auto Recovery, Inc.**  
J.B. Brown  
1966 Country Club Dr., Jackson, MS 39209  
601-923-7900

**Tupelo**  
**JSC Towing & Recovery**  
Alex Johnson  
1824 Hwy 371, Tupelo, MS 38804  
662-260-5221

## Missouri

**Bridgeton**  
**Image Recovery Service, Inc.**  
Ian Zarvos  
12864 Pennridge Dr., Bridgeton, MO 63044  
314-298-3999

**Kansas City**  
**American Collateral Recovery Of Kansas City**  
Tom Healey  
3910 Main St., Grandview, MO 64030  
816-767-8700

## Missouri

**Kansas City**  
**Countrywide Asset & Auto Recovery Of Kansas City**  
Jason Evans  
2015 Television Pl., Kansas City, MO 64126  
816-836-2504

**St. Charles**  
**Tri Star Recovery Service, Inc.**  
Thomas M White  
3250 Hwy 94 N., St. Charles, MO 63301  
314-521-6900

**St. Louis**  
**Countrywide Asset & Auto Recovery, LP**  
Patrick Linsenbardt  
13501 NW Industrial Dr., St. Louis, MO 63044  
314-739-8444

## Montana

**Billings**  
**J&S Recovery**  
Jason Kummerfeldt  
P.O. Box 31292, Billings, MT 59107  
406-248-8103

**Missoula**  
**Northwest Repossession**  
Chris Kneib  
11835 Lewis and Clark Dr., Lolo, MT 59847  
406-549-6400

## Nevada

**Las Vegas**  
**B.O.L.O. Auto Recovery**  
Stephanie French  
4980 Rogers St. Las Vegas, NV 89118  
480-497-5598

## New Hampshire

**Manchester**  
**Nationwide Recovery Services, Inc.**  
Scott D Barker  
52 Rte. 125, Kingston, NH 3848  
603-642-6158

## New Jersey

**Atlantic City**  
**ANA Recovery, LLC**  
Patrick Aiken  
575 3rd St., Somers Point, NJ 8244  
609-517-1514

**Irvington**  
**ANS Towing and Recovery**  
Joe Mendes  
530 Chancellor Ave., Irvington, NJ 7111  
973-351-6123

**Newark**  
**Gotcha Recovery & Transport, Inc.**  
Thomas S. Brennan IV  
210 Center St., Landing, NJ 07850  
973-350-7376

# 2020 Member Directory

## New Jersey

### Pennsauken

#### **KAR Towing and Recovery**

Antonio Roman  
2250 Sherman Ave. Ste. A2 Pennsauken, NJ 0811  
856-477-9900

### Union

#### **Unique Towing & Recovery**

Chris Oliveira  
751 Lehigh Ave., Union, NJ 07083  
908-451-4666

## New Mexico

### Albuquerque

#### **24/7 Recovery**

Tony E. Romero  
2000 4th St NW, Albuquerque, NM 87102  
505-550-5551

### Las Cruces

#### **Advanced Towing And Repossession, LLC**

Eric McNutt  
1600 W. Picacho Ste. B, Las Cruces, NM 88005  
575-647-4058

## New York

### Bronx

#### **New York Collateral Recovery Corp.**

Norberto Rivera  
499 City Island Ave., Bronx, NY 10464  
914-365-2221

### Brooklyn

#### **City Towing & Recovery**

Ronald Scott  
126-20 Jamaica Ave., Richmond Hill, NY 11418  
718-416-2000

### Brooklyn

#### **Tow Authority, Inc.**

Frank Alfano  
412 Maspeth Ave., Brooklyn, NY 11211  
718-599-1700

### Copiapue

#### **Hooked Up Towing, Inc.**

Ralph Cahn  
125 Lincoln St., Copiapue, NY 11726  
631-608-8015

### Elmsford

#### **Traxx Recovery, Inc. dba Alex and Son**

Alexander Povella  
3 Hartsdale Rd., Elmsford, NY 10523  
914-631-9550

### Farmingdale

#### **Empire Auto Recovery, Inc.**

Joseph DeSimpliciis  
115 Allen Blvd., Farmingdale, NY 11735  
631-465-0760

### Hicksville

#### **Express Results, Inc.**

Seth Rosenberg  
86 Woodbury Rd., Hicksville, NY 11801  
516-942-5555

## New York

### Jamaica

#### **Blessed Repossession & Recovery, Inc.**

Carlos Vega  
788C Long Island Ave., Deer Park, NY 11729  
718-300-1933

### New Windsor

#### **Priority Recovery, Inc.**

Patrick F Macioce  
34 Walnut St., New Windsor, NY 12553  
845-568-3514

### New York City

#### **US Recovery, Inc., dba N.Y.C. Recovery**

Thomas Endrizzi  
1188 Rte. 52 Walden, NY 12586  
845-778-8597

### Ronkonkoma

#### **Midnight Towing, Inc.**

Salvatore LoDico  
388 Hawkins Ave. Ste. 5, Ronkonkoma, NY 11779  
631-588-3093

### Schenectady

#### **KKV Recovery of Upstate NY, Inc.**

Vince Struffolino  
230 Craigie Ave., Scotia, NY 12302  
518-795-8324

### Spring Valley

#### **Empire State Recovery**

Dimitry E. Naemit  
27 West St., Spring Valley, NY 10977  
845-608-3204

### Syracuse

#### **Xtreme Auto Recovery, Inc.**

Joseph D. Abbass  
17 Frederick St., Constantia, NY 13044  
315-623-7444

### Syosset

#### **Advanced Asset Recovery, Inc.**

Leticia Nunez  
50 Price Pkwy, Farmington, NY 11735  
516-308-7666

### West Babylon

#### **Dezba Asset Recovery, Inc.**

Vito Derosa  
110 Eads St., West Babylon, NY 11704  
631-845-1411

## North Carolina

### Benson

#### **NC Recovery Inc.**

Eddie Stewart  
578 Old Roberts Rd lot 101, Benson, NC 27504  
919-300-1520

### Burlington

#### **Collateral Recovery Solutions, LLC**

Pete Guelho  
1520 Industry Dr., Burlington NC 27215  
336-222-1771

## North Carolina

### Charlotte

#### **123Recovery USA**

Kevin C Corcoran  
8431 Statesville Rd, Charlotte, NC 28269  
704-522-7540

### Fayetteville

#### **Universal Services, Inc**

Billy C. Whittenton Jr.  
P.O. Box 2572, Fayetteville, NC 28302  
910-678-8866

### Raleigh

#### **Unlimited Recovery, LLC**

Tad Lowdermilk  
3201 Durham Dr., Raleigh, NC 27603  
919-790-9393

### Wilmington

#### **Atlantic Recovery, Inc.**

William E Hewett Jr.  
1703 Castle Hayne Rd., Wilmington, NC 28401  
910-471-2286

### Wilmington

#### **Cape Fear Recovery**

Robert Rosak  
5020 Carolina Beach Rd., Wilmington, NC 28412  
910-791-8200

## Ohio

### Cincinnati

#### **King's Kars, Inc.**

Lisa Matthews  
3329 State Route 222, Batavia, OH 45103  
513-797-8500

### Cleveland

#### **Midwest Recovery**

David Keever  
15415 Chatfield Ave., Cleveland, OH 44111  
216-252-6843

### Defiance

#### **Fisher Recovery Services**

Christopher A. Fisher  
89222 N. State Rte. 66, Defiance, OH 43512  
419-439-2225

### Garfield Heights

#### **National Asset Recovery Specialists, Inc.**

Bryan Finn  
4875 Osborn Rd, Garfield Heights, OH 44128  
440-243-5242

### N. Jackson

#### **USA Meridian Int'l Inc.**

Timothy Koskovics  
13421 Mahoning Ave., N. Jackson, OH 44451  
800-334-0866

### North Royalton

#### **Medlock Recovery Services LLC**

Anthony J Medlock  
9552 York Alpha Drive, N Royalton, OH 44133  
216-252-3600



# 2020 Member Directory

## Ohio

**North Royalton**  
**Monarch Recovery**  
Tim Murdock  
8700 Akins Rd., North Royalton, OH 44133  
440-237-1523

**West Chester**  
**Recovery America**  
Drew Codner  
9772 Princeton-Glendale Rd., West Chester, OH 45071  
513-942-3222

## Oklahoma

**Oklahoma City**  
**Todal Recovery, Inc.**  
Terry Hickman  
9629 S. Shields, Moore, OK 73160  
405-681-7667

**Oklahoma City**  
**Oklahoma Repossessors**  
Chad Kohmescher  
7632 NW 3rd, Oklahoma City, OK 73127  
405-789-7376

**Oklahoma City**  
**Con Sec Investigations**  
Ron L. Brown  
2519 NW 23rd St., Ste. 204, Oklahoma City, OK 73107  
405-942-4152

**Oklahoma City**  
**American Recovery Specialists Inc.**  
Charles E. Wilson  
3600 S. Prospect, Oklahoma City, OK 73129  
405-843-7001 ext 101

**Tulsa**  
**ALSCO-Tulsa LLC**  
Lisa Hancock  
8512 E. 46th St., Tulsa, OK 74145  
918-794-7714

**Tulsa**  
**Baker Recovery, Inc.**  
Sam Baker  
7509 E. 11th St., Tulsa, OK 74112  
918-832-7181

**Tulsa**  
**Chamras Asset Recovery Specialists Inc dba C.A.R.S. Inc**  
Brandon Chamras  
5112 N Mingo Rd, Tulsa, OK 74117  
918-693-8993

## Oregon

**Beaverton**  
**Auto Repossession, LLC**  
Richard Sprute  
16680 SW Shaw St., Beaverton, OR 97078  
503-644-4993

## Pennsylvania

**Allentown**  
**Financial Adjusters Inc**  
Jeffrey Crocus  
1634 MacArthur Rd, Whitehall, PA 18052  
610-820-8311

**Altoona**  
**Our Enterprise Inc.**  
George Koeck  
3437 Colonel Drake Highway, Altoona, PA 16601  
814-942-4213

**Hamburg**  
**VJ Wood Recovery LLC**  
Vreeland Wood  
450 S. Apple St., Hamburg, PA 19526  
610-562-3408

**Hatfield**  
**Philadelphia Impound Solutions**  
Laird Hansberger  
241 Union St., Hatfield, PA 19440  
215-699-2008

**Philadelphia**  
**Collateral Adjustment Corp, Inc.**  
Christopher M. Wild  
2924 West Ave., Bristol, PA 19007  
215-788-3355

**Philadelphia**  
**Wesley Auto Recovery, Inc.**  
Wesley Wood  
1824 Mearns Road, Warminster, PA 18974  
215-675-8201

**Philadelphia**  
**MJ Repo Services, LLC**  
Michael Moore  
1000 E. Comly St., Philadelphia, PA 19149  
267-938-8123

**Pittsburgh**  
**Interlink Recovery Services, LLC**  
Sean Tarr  
399 Brentwood Dr., Greenville, PA 16125  
724-646-2700

**Pittsburgh**  
**Recovery America**  
Richard John  
4540 New Texas Rd., Pittsburgh, PA 15239  
800-526-1219

## Puerto Rico

**Caguas**  
**Isla Repossessions & Collections, Inc.**  
Tomas Aponte Rodriguez  
53 Calle Betances #207, Caguas, PR 725  
787-743-2088

## South Carolina

**Charleston/Summerville**  
**1st Choice Recovery, LLC**  
Archie Bismaier  
914 College Park Rd., Summerville, SC 29483  
843-851-4377

## South Carolina

**Columbia**  
**Bigfoot Recovery, LLC**  
Karl Rohland  
8534 US 76, Prosperity, SC 29127  
803-364-0250

**North Charleston**  
**Affordable Towing and Recovery Inc.**  
Scott R Chambers  
7124 Cross County Rd., North Charleston, SC 29418  
843-760-0520

## South Dakota

**Rapid City**  
**Dakota West, Inc.**  
Marty Jacob  
1770 E. Centre, Ste. #3, Rapid City, SD 57703  
605-348-3731

**Sioux Falls**  
**Dakota Adjusters Inc.**  
James Day  
1425 E. 54th St. North, Sioux Falls, SD 57104  
605-338-7331

**Watertown**  
**Innovative Adjusters**  
Douglas R. Walsh  
517 10th St. SW, Watertown, SD 57201  
605-868-3023

## Tennessee

**Knoxville**  
**National Auto Recovery, Inc.**  
Neil Morris  
7010 Downing Dr., Knoxville, TN 37909  
865-584-4973

**L I Recovery**  
Jodie Kevin Lassiter  
2398 Smithville Hwy, McMinnville, TN 37110  
931-668-4647

**Louisville**  
**Damage Free Auto Recovery**  
Michael L Raines  
3201 Wrights Ferry Rd., Louisville, TN 37777  
865-973-2950

**Nashville**  
**Connect One, LLC**  
John P. Hanks  
80 Cleveland St., Nashville, TN 37207  
615-649-0731

**Rogersville**  
**Lenders Services Inc.**  
Aaron M. Cope  
5110 Hwy. 11W., Rogersville, TN 37857  
423-272-3496



# 2020 Member Directory

## Tennessee

**Troy**  
**Krietman Towing**  
Jackie Lynn Krietman, Jr.  
4044 Killion Rd., Troy, TN 38260  
731-886-0454

## Texas

**Amarillo**  
**Panhandle Recovery Services, Inc.**  
Barry Sanders  
106 N. Madden, Shamrock, TX 79079  
806-256-8999

**Austin**  
**Diversified Recovery of Texas, Inc.**  
Rick Campbell  
13401 Pond Springs Rd. Ste. F, Austin, TX 78729  
512-490-1533

**Beaumont**  
**Elite Recovery Services**  
Richard Loden  
11181 Keith Rd., Beaumont, TX 77713  
409-892-1800

**Dallas**  
**Dallas County Adjusters, Inc.**  
K.L. Barnes  
11932 Crumpton Dr., Dallas, TX 75180  
972-288-2222

**Dallas**  
**Unlimited Asset Adjusters**  
Kim Tucker  
712 S Buckner Blvd., Dallas, TX 75217  
877-287-0488

**Dallas**  
**R. Worthington & Associates**  
Rick Worthington  
2745 Hwy. 175, Dallas, TX 75159  
972-287-9878

**Fort Worth**  
**Dallas County Adjusters, Inc.**  
K.L. Barnes  
1201 Sturgeon Ct. #113, Fort Worth, TX 76001  
817-834-6079

**Houston**  
**Countrywide Asset & Auto Recovery Of Houston**  
Chris Maddox  
5625 W. Orange St., Pearland, TX 77581  
713-343-1988

**Houston**  
**IR Services**  
Stephanie Findley  
17424 West Grand Parkway #150, Sugar Land, TX 77479  
832-230-3813

**McAllen**  
**McDaniel Asset Recovery**  
Roel Buentello  
2500 N. Moorefield Rd., Mission, TX 78572  
956-789-9252

## Texas

**McKinney**  
**Tri County Adjusters Inc.**  
Shelly Peters  
605 E. Virginia St., McKinney, TX 75069  
903-893-0250

**San Antonio**  
**San Antonio Recovery, Inc.**  
Gary Amezcua  
4710 Callaghan Rd., San Antonio, TX 78228  
210-438-8280

**San Juan**  
**Weaver Asset Recovery**  
Allen Weaver  
401 W. Sioux Rd., McAllen, TX 78589  
956-787-2607

**Tyler**  
**Texas Investor Recovery Services (TIRS)**  
Steve Sitton  
1010 SSE Loop 323, Tyler, TX 75701  
903-597-1412

**Tyler**  
**Liberty Recovery Services, LLC**  
Vaunda J. Warnasch  
4848 Tidwell Dr., Tyler, TX 75708  
903-593-7230

**Waco**  
**Texas Recovery Service, Inc.**  
Justin Buenger  
212 Lyndon Dr., Waco, TX 76702  
254-848-2200

## Utah

**Ogden**  
**Lost Recovery Inc.**  
Casey Snyder  
2231 N. Rulon White Blvd, Ogden, UT 84404  
801-622-7376

**Salt Lake City**  
**Patriot Towing and Recovery LLC**  
Brian Edwards  
3566 South 300 West, South Salt Lake City, UT 84115  
801-975-0201

## Virginia

**Chantilly**  
**Virginia Recovery Specialists, LLC**  
Robin Lawrence  
44200 Lavin Ln., Chantilly, VA 20152  
703-542-8800

**Dublin**  
**Professional Recovery Specialists**  
David L Salmons  
1422 W. Main St. Radford, VA 24141  
540-838-2388

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

## Virginia

**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

## 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

## 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

## Contact Information

# Become Certified to Repossess Commercial Trucks & Equipment

## Expand your Repossession Business

*The Certified Commercial Recovery Agent (CCRA) National Certification Program is the first and only comprehensive training program for commercial repossessions.*



**[riscus.com/Education/EcomCCRA](http://riscus.com/Education/EcomCCRA)**

**[support@riscus.com](mailto:support@riscus.com)**

**Toll Free: (866) 996-RISC (7472)**



# Avoid the Pitfalls of Securing & Maintaining Repossession Insurance ♦ Let RSIG's more than 30 years of helping Professional Repossessors work for you



RECOVERY SPECIALIST INSURANCE GROUP



LIGHTHOUSE INSURANCE

## Does your agent look to cut your insurance costs by doing any of these things:

- ✗ **Reducing your limits?** (what happens when the value of the repossessed vehicle exceeds your drive away or on-hook cargo limits?)
- ✗ **Offering a claims made** vs. per occurrence policy? (Great if the claim happens and is reported in the policy year, but what about the lawsuit that comes in only days after your policy ends?) Were you offered that tail coverage **at an additional cost** to extend the reporting period for those claims reported after your expiration date?
- ✗ **Getting you a towing policy (*which may be easier to obtain*) knowing you do repossession work?** (It's the same, right?... Until it isn't. The claim may be paid, but you'll likely be cancelled or non-renewed!
- ✗ **Not providing current or accurate information** to the carrier to ensure proper pricing? Be less than honest in your app or sign whatever application your agent provides you without reviewing it (and making changes if needed) and you can find yourself on a slippery – auditable/costly – non-renewable slope!
  - ✗ Reporting that your owned/leased vehicles are garaged in a less expensive area in the state?
  - ✗ Under reporting repossession volume or revenue for a lower premium
  - ✗ Providing No loss runs or outdated loss runs – or a No Claims statement when untrue
  - ✗ Encouraging you to put spotter vehicles on a personal – non-commercial policy to reduce premium



Better yet... Don't Wait! Contact RSIG today at 703.365.0199 or [www.rsig.com](http://www.rsig.com) to learn more about how we can help you avoid these pitfalls and the stress of securing and maintaining repossession insurance coverage!



RECOVERY SPECIALIST INSURANCE GROUP



RECOVERY SPECIALIST INSURANCE GROUP



RECOVERY SPECIALIST INSURANCE GROUP



RECOVERY SPECIALIST INSURANCE GROUP



RECOVERY SPECIALIST INSURANCE GROUP

# **JOIN ALLIED AND GET NATIONAL EXPOSURE TO CLIENTS THROUGHOUT THE UNITED STATES**

- Owner and producer of the Professional Repossessor Magazine
- Full time Attorney for questions and answers, Training, and contract review
- World class website and social media coverage
- Disaster, Compliance, Policies and Procedures, Templates
- Monthly newsletter to all members
- Each member covered by \$1 million dollars in client protection insurance
- Two annual conferences held for members and their employees training
- Annual Directory of members sent to over 20 thousand Auto Financiers

**Just a few of the many benefits you receive as a member of  
Allied Finance Adjusters Conference Inc.**

**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>.**

**You can use our online application process or contact us at 1.800.843.1232.**

**Or contact our membership Chair at [membership@alliedfinanceadjusters.com](mailto:membership@alliedfinanceadjusters.com)**

**APPLY AT**

**[www.alliedfinanceadjusters.com](https://www.alliedfinanceadjusters.com)**





P.O. BOX 3853  
MIDLAND, TX 79702

# 2020 CONVENTION

**GOLDEN NUGGET HOTEL AND CASINO IN LAS VEGAS**

## NOVEMBER 18-19

PRESORTED  
USPS MARKETING  
MAIL  
U.S. POSTAGE PAID  
KOKOMO, IN  
PERMIT #154



PHONE: 800-843-1232

FAX: 888-949-8520

[www.AFArepo.com](http://www.AFArepo.com)

# THE #1 SOLUTION FOR THE REPOSSESSION INDUSTRY.



LIKE US ON  
FACEBOOK

OR VISIT

[www.DYNAMICTOW.COM](http://www.DYNAMICTOW.COM)

CONTACT US:

**1-800-831-9299**

Dynamic proudly donates  
a Slide-in unit every year  
to the RABF Association