Professional SEPOSSIONAL A Magazine for the Professional Recovery Industry

2023

The Bloodiest Year for the Repossession Industry.

We have had too many of these funerals this year.

Five mile long tow truck Funeral Procession for a repossessor in Illinois.

Jack Jacobsen was a U S Navy Veteran.







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

Allied Finance Adjusters President

A Message from the

Wade S. Argo President, AFA

Allied Finance Adjusters Mission Statement is as follows:

Allied Finance Adjusters Conference Inc. is a not-for-profit national trade association made up 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 effect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.

This mission statement holds as true today as it was when it was written many years ago. Allied's commitment to training goes beyond the basics. What is required in today's environment to perform repossessions in a safe and professional manner and to stay within the confines of the many laws and legislative acts that have been put into place is far different than as little as 10 years ago.

Allied recognizes the importance of a continuing education program for our member agents. We also recognize that with the rise in the amount of violence being directed towards repo agents across the nation, and with the ever-increasing liability being levied against lenders, our continuing education programs must evolve with the times.

Allied sponsors throughout the year CFPB compliance seminars along with a massive continuing education program that dwarfs all others. Ron Brown, Allied's Education Committee Chairman, and founder of Eagle XX Group, has worked tirelessly to develop programs that meet the current environment.

Allied's Members participate in educational programs that are designed to bring a higher standard or professionalism to the industry. Our Members are schooled on programs that are designed to lessen the lenders' liability when it comes to the delicate task of repossessions.

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Allied Executive Committee 2021

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The Professional Repossessor Magazine is published quarterly (January; April; July; October) each year as a courtesy to the members, clients and friends of the Allied Finance Adjusters Conference, Inc. Contributions to The Professional Repossessor Magazine are requested and welcomed, but the right is reserved to select material to be published. Publication of any article or statement is not to be deemed an endorsement of the views expressed therein, nor shall publication of any advertisement be considered an endorsement of the product or service advertised. This Directory is sent to you as a helpful tool to locate quality agents around the country. You should check the website for up to date information and addition information about a member. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., Editor George Badeen, First Vice President, P.O. Box 3853, Midland, TX 79702.

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A MESSAGE FROM THE ALLIED FINANCE ADJUSTERS PRESIDENT

Allied Members participate in continuing education programs surrounding Situational Awareness and Confrontational Avoidance Techniques (SACT), Support Employee Compliance Training (SECT), and Fair Debt Collection Practices Act. (FDCPA). These courses, a comprehensive understanding of the Graham-Leach-Bliley Act, as well as a host of other training modules offered, make Allied Members and their employees valuable tools to any lender's toolbox.

Allied recognizes the importance of education and training in this highly unpredictable industry. This is why Allied, unlike all other training resources, offers our training free of charge to our Members—and some basic training free to anyone in the industry. This is Allied's commitment to the repossession industry and the lenders who rely on properly trained professionals to recover their delinquent property.

Everyone, Member or not (and including lenders), is invited to attend Allied's Annual Conventions and take part in the vast array of training sessions we offer. By taking part in Allied's conventions lenders are given the unique opportunity to speak with the industry professionals who are performing their repossessions. There are no faceless middlemen involved. There is no one to sweep attendees away from the importance of the event. It's only attendees and the professionals surrounding them.

As president of the oldest and largest national trade association representing repossession agencies and their employees across the United States and Puerto Rico, I am proud to be working with some of the finest and most professional individuals in the industry. Allied's Executive Committee, as well as all the individuals that make up Allied Finance Adjusters, are committed to excellence in their field. These traits are what make Allied a leader in the industry.

I am Looking forward to seeing everyone at a future conference.



THE EAGLES SOAR IN LUCKY 13TH GRAND GATHERING

The 13th "GRAND GATHERING OF THE EAGLES"



The members of **Eagle Group XX** and the **Eagle Group USA Referral Network** gathered at the DFW Hyatt in Dallas Texas on October 27th and 28th for the first all member conference in the 14-year history of the group.

Members from both groups gathered for a welcome reception after the **Eagle Group XX** annual business meeting, stories were told, songs were sung, and friendships made and renewed.

Members, including two Eagle Group XX Emeritus members, **Millard Land** and **Billy Whittenton**, coming from across the United States and as far away as Hawaii enjoyed a reception hosted by Texas Eagle Group XX member **Stephanie Finley** and her Dallas Manager **Chris Campbell**.

After dinner the Eagle Group XX/USA Hospitality Suite opened where the Eagles had the opportunity to meet with and thank the sponsors of this years "Grand Gathering of the Eagles", Mike Peplinski and Renee Low, and Jon Pollard of Harding Brooks Insurance Agency. "Gathering" kicked off Saturday morning after a Harding Brooks hosted breakfast with a welcome to all members of the Eagle Group XX and USA members by Mike Peplinski and it was brought to everyone's attention that no one wore a name tag as the purpose was that the members should meet and introduce themselves to each other. The Eagle Group XX member from Alabama, Andy Cowan, commented, "We are the Eagles, we don't need no stinkin name tags", which brought laughter and applause from all attendees.

Since this was the first time the entire group had met as one, the members of Eagle Group XX, many who were charter members, introduced themselves to the USA members and briefly spoke as to how they had benefited from membership and the camaraderie of the group.

Mike Peplinski brought the group up to date on the current state of insurance in the recovery industry and **Renee Low** gave an outstanding presentation on Wrongful Repossessions and how to lessen your liability by "Striking Hard, Striking Fast, and Showing No Mercy".

Eagle Group XX Members **Tim Koskovics** and **Rich Whittaker** gave excellent presentations on professionalism in the industry and recovering odd and unusual items which pay very good fees.

Stephanie Findley brought the members up to date on the status of the Repo Alliance and how important it was to have a voice in Washington DC. She also announced that there would be an auction at the "Eagles Grand Banquet" to raise money for the Repo Alliance.

After an outstanding lunch again hosted by Harding Brooks **George Badeen** brought the group up to date on the current activities of Allied Finance Adjusters, pointing out that they will continue to provide members with the

Continued on page 7

THE EAGLES SOAR IN LUCKY 13TH GRAND GATHERING

\$1,000,000.00 Dishonesty Policy and continue to publish a hard copy directory as well as the quarterly industry publication "*Professional Repossessor*". It appears from George's presentation that AFA continues to grow in numbers while remaining a steadfast trade association dedicated to its recovery agency members.

George Badeen's presentation was followed by the guest speaker from California based Eagle Group XX Affiliate Sponsor Display Ride, **Abdul Kasim** advised the group on the safety camera vest and how it can be utilized to create a safer environment for field personnel as well as his unique dash cam with over 6000 uber vehicles building an unsurpassed data base.

The final presentation was by invited guest speakers **Markham Hodges** and all the way from England one of the key developers of LPR, **Henrick Kjellin** both representing Up4Repo and describing their LPR system which uses Android Phones to capture data instead of expensive cameras.



Ron Brown presented information related to how many assignments were referred to members from the home office with the projected dollar volume which represented over \$750,000.00 directed to Eagle group members The discussion ended with the Eagle Groups strategic plans for growth as well as what was on the horizon to garner more well-paying clients in 2024.

The meeting closed with distribution of silver coins being presented to the ones traveling the greatest distance to attend the meeting, Krystal and Paul Kalili from Hawaii, the newest member of Eagle Group XX, Dick Frame, and one to Mike Peplinski as a thank you for hosting this momentous event. There was then a drawing for \$100.00 which was won by Eagle Group USA member David Galbadon of Georgia.

The evening concluded with the "GRAND BANQUET OF THE EAGLES" which consisted of a fabulous meal and afterwards the auction conducted by the famed auctioneer, Mr. George Badeen, raised \$10, 575.00 for the Repo Alliance. The grand bidder and winner of the prized bottle of "Frank Sinatra Special Jack Daniels" Eagle Group XX engraved bottle was Eagle Group XX member Corey Rowson of Pathfinder Recovery in Virginia with a bid of \$6000.00.





Allied supports State Associations

California Association of Licensed Repossessors (CALR)

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Visit www.CALR.org for more information or call (818) 945-CALR (2257) Marcelle Egley - President



Carolina Finance Adjusters (CFA)

Become a CFA Supporter or Member Today!

For more information www.carolinafinanceadjusters.org or call (843) 760-0520 **Scott Chambers - President**



Georgia Association of Licensed Repossessors

It is with great pleasure that we are able to announce the newly formed Georgia Association of Licensed Repossessors (GALR). For information about becoming a member contact us at: Phone: (888) 425-7324 Fax: (770) 234-6386 Email: Office@GALR.org John Newbenewberry - President



Michigan Association of Repossession Agencies (MARA)

The Michigan State Association is a group of like-minded repossession agencies working together to improve and protect the agencies and agents in a continually changing environment. We focus on areas such as safety, regulations, processes, legislation and rules within the industry. We communicate with clients and other state associations to determine best practices and the best education needed to maintain the highest level of professionalism.



MARA recently voted new officers in place: Brian Tolstedt (Tolmite Recoveries) – President; Roxanne Cameron (E&R Recovery) – Vice President; Rose Ross (Antrav Recovery) – Treasurer; Christy Smith (Midwest Recovery & Adjustment) – Secretary

For information on becoming a member contact us at: Phone: (586) 288-3148 Email: michassocrepo@gmail.com

Brian Tolstedt - President

Oklahoma Association of Professional Repossessors

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Lisa Hancock - President

Oklahoma
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Of
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Allied supports State Associations

Minnesota Association of Repossession Professionals, Inc.

As an independent, non-profit, State trade association, engaged in non-competitive promotion of our industry, our mission is: to protect the self-help repossession industry's interests through education, best practices, and communication between members, lenders, financial regulators and lawmakers in relation to both business and legal issues faced by our members; to promote compliance with licensing requirements for our industry in MINNESOTA; and to provide a voice for our industry in the state and national arenas where the discourse affects regulatory and statutory requirements with which we must comply.



Contact: Kayihan Seran, President, Northland Recovery Bureau, 1800 Highway 13 W, Burnsville, MN 55337

Phone: 952-303-4749, Website: www.mnarp.org, Email: info@mnarp.org

New York State Association

Become a Member Today!

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Salvatore LoDico - President



Texas Accredited Repossession Professionals (TexasARP)

Visit <u>www.TexasARP.org</u> for more information and on how to become a member. Stephanie Findley - President info@TexasARP.org





2023 The Bloodiest Year for the Repossession Industry.



Cody Carlin 1997-2023

"Cody Carlin was a good kid who loved to make people laugh, He was adventurous and traveled and did more in his 27 years than most people do in a lifetime. His life was taken by a coward that decided a material thing was worth more than a life."

As reported on Friday the 14th, West Virginia State Police issued a press release announcing the murder of 27-year-old Repossessor, Cody Carlin at the alleged hands of accused borrower, 39-year-old Michael McCaughey. We have since discovered additional details about his tragic death and perhaps more important, just how big his life was.

Reports now add to the place and time of the incident as having happened in broad daylight at 12:40pm last Thursday the 13th at the semi-rural address of 167 Golden Drive area of Augusta, West Virginia. It was here that Cody and an unnamed agent were attempting to repossess a vehicle from the accused shooter, McCaughey.

Police report that McCaughey emerged from a residence and discovered the men attempting to recover the vehicle and became irate. According to Dave Branch at Repo Buzz, Cody and the other agent followed best practices and were dropping the car, when McCaughey ran back out from the house armed with a gun and opened fire on Cody.

Cody died on the spot. The other unnamed agent was not reported as injured physically, but one can only imagine the emotional toll this incident has taken on him.

Reports state that McCaughey then allegedly fled the residence, only to be apprehended by law enforcement officers along Route 50 almost immediately.

McCaughey has since been charged with second-degree murder and is being held in the Potomac Highlands Regional Jail on a \$500,000 cash-only bond.

Heartbroken

According to a post on Repo Buzz's social media, Cody was employed by "Shawn's Auto Recovery" of Martinsburgh, West Virginia. While state police list Cody as being from Hagerstown, Maryland, it is only 20 miles from the company office which operates in several states due to its proximity to the bordering states.

In a social media post, a quote is provided by company owner Shawn Johnson expressing the shock and horror felt by himself and all of the staff at his company in learning of Cody's tragic and unnecessary murder at the hands of the accused.

"Cody Carlin was a good kid who loved to make people laugh, He was adventurous and traveled and did more in his 27 years than most people do in a lifetime. His life was taken by a coward that decided a material thing was worth more than a life. His life was taken over a vehicle. I am having trouble wrapping my head around this and it doesn't seem real.

Hold your loved ones tight because tomorrow is never promised. Cody was family to me and the whole Shawn's Auto recovery team and will be severely missed and there will be a void in this company that nobody could ever fill.

Please say a prayer for his family. This is the hardest thing I have ever had to deal with and cannot imagine how had this is on his family.

Rest in peace Cody we love you."

Shawn Johnson later posted in Repo Buzz's Facebook page the following;

"I want to thank everyone in the repo community that have been calling, texting, and emailing me with your condolences. It really means a lot during this tough time. Everyone has been asking about donations and at this time there is no need for any type of monetary donations. I would like to ask anyone that is able, once funeral arrangements are made for Cody Carlin, to send flowers and fill the funeral home. I will post funeral info once we get it."

The Other Side of Cody

For the majority of us who never knew Cody, we will only know him as a slain repossession agent. But a review of Cody Carlin's social media and an obituary posted online, Cody led a much bigger life than even his employer Shawn Johnson mentions.

Cody was a former pro skateboarder, a snowboarder and a comedian. An online obituary states that Cory was a vibrant personality and a comedic talent that touched the lives of many. His unique ability to bring laughter and joy will be greatly missed. But to his sister Linda and his girlfriend Anna, I am sure that he was much more than all of this.

Say a Prayer

His death is both tragic and unnecessary. This good man died over a car. A stupid car that he was reportedly in the process of dropping and leaving when he was murdered.

Out of respect for Cody's coworkers and friends, we ask that you respect their privacy and refrain from contacting them over this incident as Shawn Johnson requested earlier in this article. Details of Cody's funeral will be shared so that you may offer condolences and support at that time.

Please say a prayer for the family and friends of Cody so that they may find comfort and peace as they endure these dark days.

Continued on next page



Graylon Lamar Russell

Dayton, OH – August 3, 2023 – July was a more tragic month than we were aware. With five repossession related shootings in three weeks, two in the same week including a killing, one additional repossession murder went unreported. On July 22nd, two days after another repo agent was shot in Dayton, 42-year-old Graylon Russell was murdered in the process of an altercation with a borrower during a repossession.

On July 22nd, at approximately 1am, Dayton Police responded to the call of a shooting at the 2900 block of Lakeridge Court. Upon

arrival, they found 42-year-old Graylon Russell in a wrecked vehicle. He had been shot several times. Rushed to Miami Valley Hospital, he was pronounced dead on arrival.

Arrested was 37-year-old, Myrtle Beach, South Carolina resident, Demar Leshawn Cobb.

Montgomery County Prosecutor Mat Heck Jr. reported that Russell had gone to Lakeridge Court to repossess a vehicle when Cobb confronted him and then pulled out a handgun shooting Russell several times, before fleeing on foot.

"Mr. Cobb continued to fire shots at Mr. Russell's vehicle as he attempted to flee," a Dayton Municipal Court affidavit read.

A 911 caller from that early morning had told dispatchers she had heard a crash and saw the victim, later identified as Russell, inside a vehicle that hit her neighbor's truck, according to Montgomery County Regional Dispatch records.

Cobb, 37 was indicted Thursday for: Two counts of Murder, one count of Felonious Assault - deadly weapon. one count of Felonious Assault - serious physical harm, one count of Having Weapons While Under Disability - prior drug convictions.

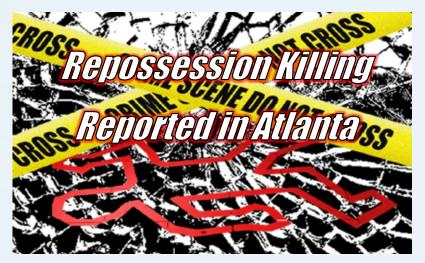
County Prosecutor Heck says that Cobb had two prior convictions in Montgomery County for having weapons while under disability, in 2016 and 2021. In 2023, he was convicted of possession of heroin and in 2011, he was convicted of trafficking in heroin.

Cobb is being held in the Montgomery County Jail on a \$1 million bond. He is scheduled to be arraigned at 8:30 a.m. Aug. 8.

This story was not posted online until the following Thursday July 26th.

Graylon Lamar Russell was a resident of Dayton.





Atlanta, GA – August 26, 2023 – It was just after 1am on Saturday morning when Atlanta police responded to a call about a wrecked vehicle in a residential neighborhood in south west Atlanta. Upon arrival, they discovered the wrecked white sedan. Inside it, they found a 47-year-old man conscious with bullet wounds to his abdomen and leg. The man was rushed to the hospital but pronounced dead on arrival.

Details are few, but according to the early reports on Newsbreak, "The early investigation indicated that the unnamed victim might have been trying to repossess the car when he was shot." The original story only reported that he was rushed to the hospital.

The supporting link to the Atlanta Police blotter posted at 8:39PM added that "The male was transported to the hospital but later succumbed to his injuries and was pronounced deceased."

This story was also reported on other news sites but did not mention any connection to the shooting being related to a repossession. At this point we can only assume that the original report is based upon a responding reporter's findings and that the others are based solely upon the police blotter.

Police report that the alleged shooter or shooters fled the scene and an investigation is ongoing.

PUBLISHERS NOTE: Although the story does not include a name, this may change as details emerge, or perhaps not. As of August 19th, the Atlanta PD reported that there had been 80 homicides across the city YTD with three that week alone. The mainstream press has a short memory in large urban areas like Atlanta and this, like the majority of murders, the results of the investigation may be swept under the rug as yesterday's news.

This is and has been the state of identifying and tracking violence and murder in the repossession history for over a hundred years. They are generally under or misreported. If this was indeed a repossession related death, that would mark three in just over a one-month period. This would tie the deadliest year in the industry since 2014.

It is not unusual for Detectives investigating the crime to not provide a suspected motive in the crime. This could explain the inconsistencies in the reporting of it being repossession related in the Newsbreak article and the police blotter. Officers at the scene may be less guarded in their comments than those who write the blotter.

The fact that the sedan was wrecked and with no mention of a tow truck, indicates that it was most likely being driven. There may or may not have been a second person assisting the victim, but his ability to drive it indicates that he probably had keys and as such, this could most likely have been a repossession conducted for a private party or local buy-here-pay-here car dealer and possibly not an employee of an established repossession agency.

Continued on next page

Murdered St. Louis Repo Man Set Up?

Alleged Killer Claims He Was Called by the Borrower Before the Shooting



Jesse Jones

St. Louis, MO – September 9, 2023 – Like I said before, no good deed goes unpunished. Police have released new details of the events before and after the murder of 44-year-old repossessor and agency owner Jesse Jones. As Jones was helping her move, according to statements made to police by the alleged killer, the borrower called the shooter advising him that they were coming.

On Thursday the 7th at about 1pm, Jesse Jones had arrived at an address at the 5900 block of Hamilton Terrace in St' Louis. Jones had located the leased Jeep he was sent to repossess, but it was loaded with the borrower's property, and she was in the process of moving. Out of the kindness of his heart, he had agreed to help her unpack and move it at the new address.

At some time after arrival at the new address, Jones was allegedly confronted by an armed 27-year-old Dwayne Davis. Jones was shot and died in the street in his bear foot slippers. The Jeep went missing.

The Capture

Suggesting a small lender or car lot lease, the Jeep was equipped with GPS. Police tracked the alleged shooter, from the crime scene. By the next day, investigators had tracked the vehicle out of state to Cahokia Heights, Illinois.

Illinois State Police attempted to stop the vehicle, but the Jeep sped away before crashing on the Poplar Street Bridge, according to court documents. According to the state police, Davis was spotted exiting the Jeep after the crash and then throwing a gun off the bridge.

The Call

In the charging documents against Davis, St. Louis police allege that Davis told investigators that the woman who had leased the Jeep called him about the repossession. This is what prompted him to carjack and shoot Jones according to police.

Details of the content of the alleged conversation between the accused and the borrower are at this point unknown or unreported. There is no mention or allegation of complicity or conspiracy leveled against the borrower by police at this time.

Davis remains in custody and has been denied bond. He has been charged with first-degree murder, first-degree robbery, 2 counts of armed criminal action and unlawful possession of a firearm in connection with Jones's death.

Source: St Louis Post-Dispatch

The Widow Speaks

Jesse Jones' widow, Chrysta, broke her silence to reports of KSDK Monday and shared her heartache.

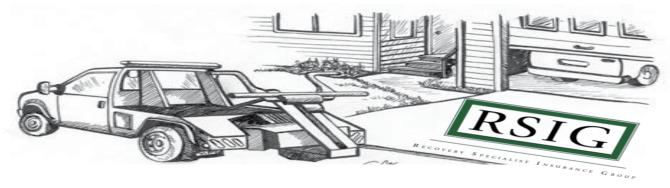
Chrysta Jones' days have been filled with grief, shock and crying herself to sleep since last Thursday. Before that day, she was joined at the hip to her husband, Jesse. His "female equivalent," Chrysta is now left to carry the heavy burden of raising their daughter without her father.

"The next and last time that I will ever see [Jesse] will be to release him to the morgue so he can be cremated", Chrysta said.

Continued on page 16

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Chicago, IL – October 6, 2023 – 28-year-old Jack Jacobson had just repossessed the black Land Rover without incident and the borrower even gave him the keys. Moments later, he was ambushed by a group of unknown people who fired a reported fifty rounds at him. Seven struck and killed him.

It was about 1:30am when Jacobson was found murdered in his bullet riddled tow truck on the 200 block of West Fifth Avenue with the repossessed Rover still attached. Multiple calibers of bullet casings littered the ground near the scene.

Police report that a handgun was recovered next to the victim but have not reported if the gun was fired or who it belonged to.

Jacobson was employed by Northwest Recovery out of Rolling Meadows.

According to Northwest Recovery's Attorney Tom Glasgow, the exchange between the driver and the vehicle owner was peaceful, with the owner willingly handing over the keys. Jacobson, then left with the vehicle attached to his truck.

Glasgow stated that at some point, Jacobson was surrounded by multiple individuals and subsequently shot multiple times. The military veteran succumbed to his injuries.

"We don't know if this was a random act, if it was a directed action or if it was simply car thieves that saw someone turn the keys to a very expensive automobile over. He's a great kid. I just saw a tremendous kid who had a great personality and was always upbeat. It is such a tragic loss."

Investigators are pulling video from a city pod camera nearby, and Glasgow said the tow truck was also equipped with several cameras.

"They provide a very wide swath of visual view for what occurs during a repossession and what happens after the repossession in order to protect our drivers," Glasgow said.

Jacobsen was a former Navy service member. A baby shower was planned for Saturday to celebrate his first child and was expected to get married soon.

Spending Friday embracing one another, his family members, who are planning for a baby, are now also planning a funeral.

To receive a call in the middle of the night from her son's friend, Ericha Lilly-Hosick knew something was terribly wrong. "They had been on the phone when my son was shot," Lilly-Hosick said.

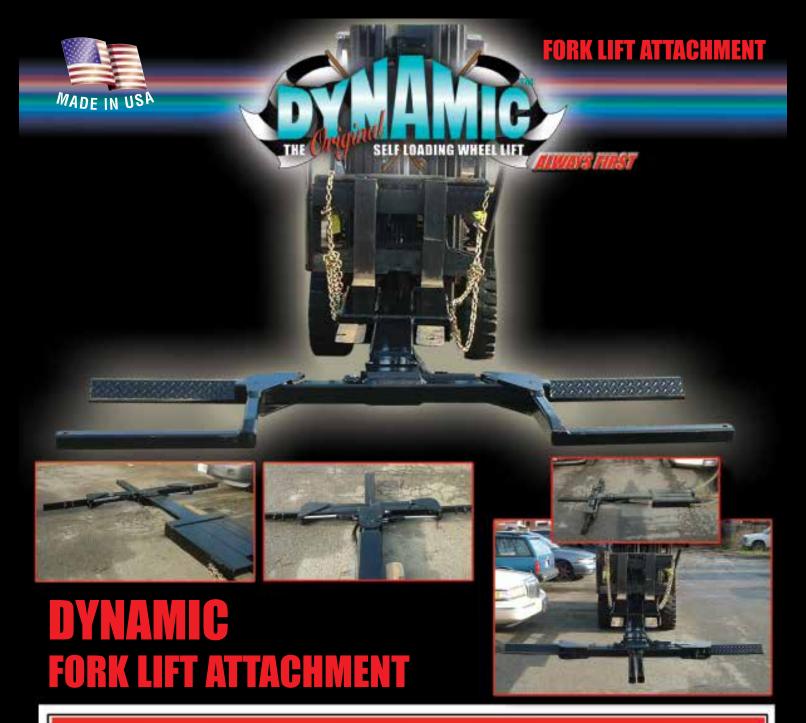
She immediately picked up his fiancée and drove as fast as she could to her son. But, by the time she got there, he was already gone.

"As his mother, I had to make that drive. I had to know and I had that hope that my son wasn't gone," Lilly-Hosick said.

No suspects have been apprehended or named as of yet.



Continued on page 20



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Alleged Murderer Granted Bail

Harvest, AL - December 19, 2023 -

Last week, hundreds of tow drivers and repossessors gathered to honor murdered owner of B&S Collateral Recovery, now identified as 38-year-old Jayson Click. Even while they are struggling to raise funds for his funeral, an insult to the honor of this loved member of the local community was paid in the form of a mere \$60K bond allowed for the alleged killers release on bail.

Last Wednesday night at about 7pm, Jayson Click was engaged in a repossession when the accused, 47-year-old Warren Siao, allegedly gunned him down. Siao was taken into custody and initially charged with murder, but as of a December 15th hearing, his bond was set to an amazingly low \$60,00

The day after Click's murder, hundreds of friends and peers from the repossession and tow industries joined together in an outpouring of support and respect for Click who many recalled as the kind of person who "would do anything for anybody [and] he was the definition of humble and kind."

The tow trucks lined up on Putman Drive in Huntsville with yellow lights flashing in the dark for what tow truck drivers describe as 'the last call'. A gathering to honor a fallen comrade and to pay respects to one of their own.

"There are different towing companies in this town, but everyone is a close-knit community," said Charles Watson, one of Click's tow drivers is reported to have said. Watson told reporters that his shooting is a reminder that there's is nothing easy in the repo business.

A GoFundMe page has been established to help cover funeral costs and to minimize the stress of any financial burden this has caused on his wife Melissa and his family.



Jayson Click



Jayson & Melissa Click

Continued on next page



Blaine LaPrairie

South El Monte, CA - December 15, 2023 -

All of the staff at Nation's Recovery Services, Inc. are emotionally devastated by the December 12th repossession related murder of 46-year-old Blaine LaPrairie. But no one is suffering worse than his brother Ryan who also worked with him. Compounding his loss is his regret that he didn't take that assignment that fatal night.

Blaine is described as a big-hearted, kind and thoughtful man. Ryan LaPrairie, Blaine's older brother said; "He was a very sweet soul and he would do anything for you."

But all of that was not enough to save him from the dangers of the profession that night at the Jasmine Garden Apartment complex in Compton where he was murdered over the repossession of a Honda, a stupid car.

Although both Ryan and Blaine were veterans of the job, they were both very aware of the dangers surrounding being a repossession agent.

In a tearful interview with KTLA, Ryan discussed how he and Blaine "...talked about this all the time," he said." This was one of the fears he had, to die the way he actually died."

According to Ryan, he and Blaine "worked together side by side for 17 years, in different tow trucks, but we worked the same hours at the same time."

Ryan reported that the night that Blaine was killed, he had traveled to Orange County for a repossession assignment while Blaine headed to Compton in South L.A.

Ryan said that he now lives with guilt over not taking the South L.A. assignment that Blaine was killed on that night.

"I can't believe he's gone," Ryan said tearfully in the interview. "I really can't. And I don't know what I'm going to do about it. I don't know how I'm going to get by. I go to sleep crying and I wake up and realize what's happening and I go and cry again."

Blaine was a black belt in jiu-jitsu and, according to reports, wore a protective vest. Unfortunately, this was not enough to save his life. He died from a single gunshot wound to the chest.

Ryan shared words of advice to everyone in the repossession industry that hold as true for everyone else; "If you love someone, let them know all the time because if you don't, one day you won't be able to do it," he said. "And you're going to hate yourself for it."

Police have still not apprehended or named the suspect in Blaine's murder.



SLIDE-IN UNIT









SPECIFICATIONS

Wheel Lift Fully Extended 4,000 lbs Maximum Underlift Reach 75' 7,500 lb Tow Rating **Approximate Weight 1,100 lbs**

All Ratings are based on structural factors only, not vehicle capacities or capabilities. Specifications shown are approximations and may vary depending on chassis selected. Dynamic Towing reserves the right to change or modify product and or specifications without notice or obligation. Some equipment shown is optional.

STANDARD FEATURES

73" Subframe **Electric Motor** In Cab Remote Control Straps, Chains, & Ratchets **Bronze Bushings Complete Mounting Kit** Tire Spacer Blocks Trailer Hitch

OPTIONAL FEATURES

Engine-Mounted Clutch Pump Kit Upgrade to 701 Series with 5,000 lb Wheel Lift 8,000 lb Drag Winch

Frame Supports **Motorcycle Attachment** 400 lb Counter Weight **Super Springs**

CONTACT US: 1-800-831-9299

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10.000 lb GVW **Dual Wheels** Designed to be Installed on a Pick Up Truck Chassis Never Exceed the Chassis Max GVW Rating During Towing







Jeanne Lewis Pratt Adjustment Bureau Denver, CO 888-559-REPO (7376) www.corepo.com



Universal Proximity Keys – Strengths and Limitations

This is a relatively new key fob product now available to automotive locksmiths.

Pros:

- Universal proximity keys will replace many OEM/OEM style fobs which will reduce a locksmiths need to stock as many expensive OEM fobs.
- Universal proximity keys will work for several different auto manufacturers and models.
- If you have to program two keys to a vehicle in an "all keys lost" situation you can reuse the second key by erasing a universal key and then use it again. (OEM keys cannot be reused without "unlocking" them which is not for the average locksmith)
- You can get different button configurations (trunk or no truck for example)
- UHS hardware has several YouTube tutorials. I recommend their Automotive Locksmithing 101 online class. It will take many hours to watch and provides a lot of education.
- The Autel and the Xhorse programmers can be used to program many OEM fobs and regular transponder keys too.



Cons:

- It does not replace all fobs and you will have to verify that you can use it on the year, Make and Model you are working on.
- You will need to figure out the FCC ID to "write" it to the universal key.
- You have to "write" the FCC ID on to the universal key fob.
- When you use a "universal" key fob you must have the matching equipment. Autel fobs can be programmed by the Autel programmer and Xhorse by the Xhorse programmer.
- It is a little more time consuming than just grabbing the correct remote.
- There is a learning curve to this, but it is worth it.

THE TRIALS AND TRAILS OF A RECOVERY SPECIALIST

By Ron Brown – Article from the CURepossessor

SKIP TRACER or SKIP GUESSER

All of us have received this call from a client requesting our services to recover collateral, "I (We) have skip traced the debtor to the address of 2519 NE 54th Street in your city... or 1633 Pine Street. Apartment 204 in a city 45 miles from your office. I (We) know they are at one or the other address. How soon can you pick our vehicle up, what is the cost and how many days of free storage do we get?"

You load up and head out only to discover the 2519 address is a long abandoned vacant service station and the Pine Street address is a trailer park with space 204 empty.

It is at this point you come to the realization that the "SKIP TRACER" is, in reality, a "SKIP GUESSER" and you have been wasting your time and money on a wild goose chase.

Just one more trial on the trail of an Asset Recovery Specialist.

So to know the difference between the two and save some time and money in the future lets look at the traits required of a professional "Skip Tracer" as well as the difference between a "Skip Tracer" and the type of person we commonly refer to as a "Skip Guesser".

Let's start with the "Skip Guesser". This person is actually a "wannabe" who had rather stop short of a full trace investigation and **guess** at where a person or assets may be rather than taking the time to verify the information they have obtained. This group of industry leeches host on un-suspecting clients and often utilize the sources and resources of professional tracers to make themselves appear that they have done their job in locating the subject or mortgaged asset.

EXAMPLE: The skip guesser gains information that the subject they are attempting to locate has moved to Houston, Texas. They check directory assistance and obtain three possible phone numbers and addresses for the subject. Rather than attempt to verify their information the skip guesser will send the three addresses to a professional agency in Houston providing the three addresses as possible locations for the subject and/or the mortgaged assets. The agent handling the assignment drives the three addresses and finds one is an empty lot in a mobile home park, one is a four-hundred-unit apartment complex where the agent has no apartment number and can get no information from the apartment manager due to privacy laws and the third address is a two-million-dollar home in a gated lake community. A day and many miles are wasted because the "Skip Guesser" did exactly that… they guessed instead of verifying, they drew conclusions based on assumptions rather than knowledge,

That last statement pretty well sums up the definition of a "Skip Guesser" ... a person who attempts to locate people or assets by drawing their conclusions based on assumptions rather than knowledge and thereby providing incomplete or mis-directed information.

Now let's take the same scenario and see how the professional "Skip Tracer" would move forward to locate the subject in question.

The first thing a good tracer understands is that they "go backwards to go forward". The tracer must be diligent and will gather information related to the subject of the hunt which the tracer knows to be fact in order to establish patterns and habits. This is where conclusions begin to be based on knowledge instead of assumptions. A professional tracer understands that there is **power in knowledge** and the more knowledge that is obtained the better the likelihood of success.

THE TRIALS AND TRAILS OF A RECOVERY SPECIALIST

A professional tracer understands the value of "Base Knowledge" such as the subject's full name, date of birth, social security number, marital status and previous employment and these must be the first things the tracer obtains. The tracer then displays patience and delves deeper for more supplemental information such as what type of dwelling was the previous address, apartment, mobile home, single family house and was the subject buying, renting or leasing. The type of work the subject did at their last employment and their reason for leaving that employment. The name, location and contact information for relatives and references. Spousal information and possibly the type of vehicle the subject usually drives. Previous communication devices, landline or cell phone, and the means of communication the subject prefers, voice contact, e-mail or text. When the subject actually left the last known address and under what circumstances. All facts, all truths and all information based on actual knowledge. Now we will see how the professional tracer utilizes this knowledge in the same scenario.

EXAMPLE: The professional skip tracer gains information that the subject they are attempting to locate has moved to Houston, Texas. Information obtained during the investigation indicates the following:

the subject is a welder and has relatives in the Houston area, the subject is married with three school age children, the subject was buying his home at his last known address, the subject is 38 years old and primarily communicates through voice contact via a cell phone.

With this verified information the professional tracer will take the path of least resistance as in the tracing industry, "Time is Money", and contact the relative in the Houston, Texas area inquiring about the subject where they discover the subject is living with his wife and children in Pasadena, Texas, a Houston suburb and working for a company building a new bridge over the inland waterway from Galveston Bay. The tracer then will check public records for recent home purchases in Harris County and locate the subject's new residence address. The tracer will next revue online information related to the building of the inland waterway bridge and obtain information for the general contractor on the project and their contact information which will be used to verify the subject's employment. Now, knowledgeable of the subject's residence and employment the tracer will call the subject's old cell number, under the assumption that even though the subject has moved he has not changed his cell number (a common practice). If contact cannot be made through the old cell number the tracer may contact the subject through his employer and/or send snail mail to the located and verified address. In any case the professional tracer has done their job in securing the subject's current residence address and employment. Success through drawing conclusions based on knowledge not assumptions.

As is very evident, it is important that if our efforts are to be successful and profitable, we must know if we are working for a "SKIP GUESSER" or "SKIP TRACER".

Allied Finance Adjusters offers training modules developed by the Eagle Group XX on both Skip Tracing and Cyber Tracking on their web site... check them out and become a true Skip Tracer.



Ron L. Brown MCE, IFCCE, MPRS, CARS, CFA Facilitator for Eagle Group XX/USA Licensed Private Investigator

MID-YEAR 2023 GOLDEN NUGGET LAS VEGAS NOVEMBER 13-15, 2023

Midyear 2023 Board Meeting and training in Las Vegas was well attended and those that went to the locksmithing class went away with valuable knowledge. This hands-on training class was both inside classroom and outside working with automobiles. A big shout-out to Speedy Recovery, Inc. of Las Vegas for providing vehicles for all to practice on.









AFA Legal Counselor helped members with contract questions.



President Wade Argo welcomes clients and guest to Mid-year.

MID-YEAR 2023 GOLDEN NUGGET LAS VEGAS NOVEMBER 13-15, 2023



Other presentations from AFA Education Committee Chair Ron Brown, teaching Safety and Situational Awareness. He also rolled out and spoke about new classes available through the AFA Website.







Jon Armstrong of Insight LPR spoke to the group as well.

Mike Peplinski and Renee Lowe of Harding Brooks Insurance spoke on Wrongful Repossession Lawsuits and to avoid them.

The evening event sponsored by Harding Brooks Insurance and Insight LPR allowed everyone time to network and enjoy great food and adult beverages.

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Mandan

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Lisa Matthews 3329 State Route 222, Batavia, OH 45103

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Monarch Recovery

Angela Murdock 8700 Akins Rd, #6, North Royalton, OH 44133

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419-214-0185

Oklahoma

Oklahoma City

Oklahoma Repossessors

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Oklahoma City

Con Sec Investigations

Ron L. Brown

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Oklahoma City

American Recovery Specialists Inc.

Charles E. Wilson

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405-843-7001 ext 101

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Lisa Hancock

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Tulsa

Baker Recovery, Inc.

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918-832-7181

Pennsylvania

Altoona

Our Enterprise Inc.

George Koeck

3437 Colonel Drake Highway, Altoona, PA 16601

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VJ Wood Recovery LLC

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Philadelphia

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Michael Moore

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Philadelphia

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Robert Stankovitch

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724-646-2700

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1st Choice Recovery, LLC

Archie Bismaier

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Dick Frame

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Gary Sortland

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Louisville

Damage Free Auto Recovery

Michael L Raines

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Tennessee

Trov

Krietman Towing

Jackie Lynn Krietman, Jr.

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Texas

Amarillo

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Barry Sanders

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Katherine Iones

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Elite Recovery Services

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Rick Worthington

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Weaver Asset Recovery Cindy Weaver

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Kim Tucker

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Curtis Nelson

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F 5 Investigation, Inc.

David White

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Badgerland Auto Recovery, Inc.

Kurt D. Schwebe

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NEGATIVE TILT





SPECIFICATIONS

5,000 lb Self-Loading Wheel Lift 8,000 lb Tow Rating 25 Degree Power & Negative Tilt Recovery Boom at Boom Head Swivel 8,000 lbs 8,000 lb Planetary Winch 79" Wheel Lift Reach

All Ratings are based on structural factors only, not vehicle capacities or capabilities. Specifications shown are approximations and may vary depending on chassis selected. Dynamic Towing reserves the right to change or modify product and or specifications without notice or obligation. Some equipment shown is optional.





NEW 701 unit with Negative Tilt

5000lb fully extended wheel lift with 25 degrees of negative and power tilt. The reach of the unit is 79 inches from the tailboard. It comes with Dynamic's standard 3 year warranty. The unit is based on the the original 701 design, but with the benefits of the negative tilt. It now becomes easier to recover a vehicle down a driveway or uneven surfaces. This unit is available with poly fenders, so rust becomes a thing of the past.

STANDARD FEATURES

60" One Piece Steel Body 2 Large Top Loeding Compartments Self Centering Cross Bar Wheel Spacers Straps, Chains & Ratchets FMVSS 108 Lamp Group

OPTIONAL FEATURES

Poly Plastic Fenders
Twin Line Recovery Boom
8,000 lb Drag Winch
Twin or Sling Line Winches
with 54 Stroke Recovery Boom

Diamond Plate Dress Up Kit Stainless Steel Ptylon Side Load Tool Boxes Motorcycle Attachment Gooseneck or 5th Wheel Attachment

CHASSIS RECOMMENDATIONS

Minimum Cab to Axel Max. Cab to Axel Tunnel Box Suggested GVWR 60" 108" 14,500 lbs

CONTACT US: 1-800-746-8802

WWW.CASANOVATOWEQUIPMENT.COM





P.O. Box 3853 Midland, TX 79702

Phone: 800-843-1232 Fax: 888-949-8520 www.AFArepo.com

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

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









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