

# Professional REPOSSASSOR™

A Magazine for the Professional Recovery Industry



RECOVERY SPECIALIST INSURANCE GROUP



## REPO19

Rethink • Engage • Participate • Organize

June 18 - 21, 2019  
Arizona Grand Resort  
Phoenix, Arizona  
[www.repo19.com](http://www.repo19.com)

**CONVENTION INFORMATION INSIDE**

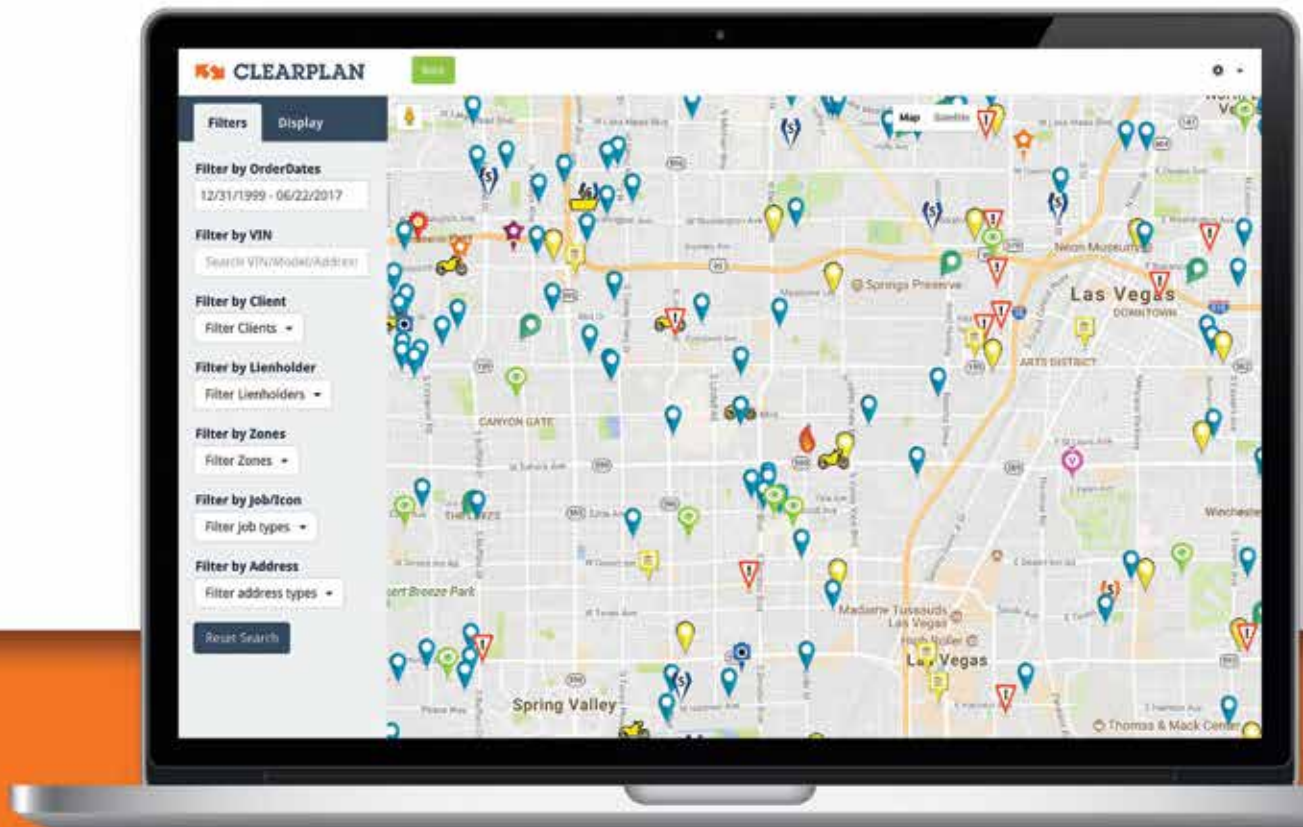


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 **CLEARPLAN**



**Jim Osselburn**  
*President, AFA*

# President's Message

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



I hope this finds everyone well,

I wanted to bring attention to our members and fellow repossessioners that have been dealing with the crazy weather we have been having. Not only does this pose a risk for personal injury, but also the risk of insurance losses. These destructive storms have paralyzed many companies who have had to call off employees for safety reasons which will lead to a loss of income. Keep these companies in your thoughts and prayers.

The economy has taken several unusual turns this year, unemployment is down, and deficiency is at record levels. After speaking with an economist and trying to understand why this is, I was told that this is the result of underemployment. This means that many Americans have been taking jobs that they are overqualified or overeducated who carry high student loan balances.

After speaking with several members regarding their volume and success rate for the first quarter, I came to find out that many companies are busy with volume and on the low end for repossession. Most people I speak with suggest that this is an extended tax season, with auto delinquencies at one of its highest rates since 2008 I would expect the second quarter should come back strong.

If you are a professional repossession company owner and considering joining a national trade association, look no further. Some of the benefits of being a member of Allied Finance Adjusters are access to our on-staff attorney for legal advice, access to the \$1,000,000 crime policy at the lowest cost in the industry and two industry leading training events every year. Not to mention the magazine you are reading right now, thank you for your consideration and until next time stay safe.

James Osselburn, President



## **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 2019

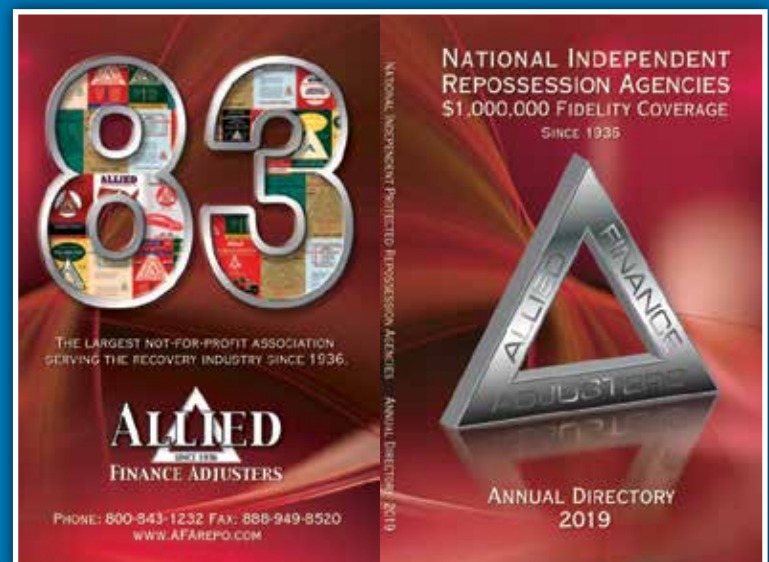
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# REPO19

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- Participate – learn and share ways to enhance efficiencies, reduce risk and perform safer in the field &
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Certification and take in everything these two  
groups have to offer! Register today!**



## Letters to the Editor

# FEAR AND LOATHING



Fear and Loathing are letters and ideas submitted to PRM. It will be a combination of quotes from submitted member letters/rants along with analogous situations and pertinent business logic and how we can apply it to our daily operations. So if you're feeling frustrated with the daily grind of the Biz and want to vent, send in your letters. We prefer you do it by identifying yourself, but if you choose to remain anonymous, we will respect that and deal with it accordingly. If you have an article you want to have reviewed in whole for publication, please submit it to [pastpresident@alliedfinanceadjusters.com](mailto:pastpresident@alliedfinanceadjusters.com).

## SPRING CLEANING

“Spring Cleaning the house is easy, spring cleaning the life is tough.”

~ Anonymous

With the cold winter weather nearly behind us we look forward to the warmer weather that spring brings us. Another season is ending and another is beginning. Before you know it, summer is knocking on our door. Traditionally, spring has been a time to clean the house and for some, the garage too. Metaphorically speaking, spring cleaning can be applied to cleaning our lives as well. The first part of spring cleaning usually involves opening up the house, letting in the fresh air, sweeping out the dust, dirt and cat hair from the long winter. Easy right? The second step is to start to look around at some of the clutter that has accumulated, items that may no longer be useful, and consider getting rid of a few things. Not so easy! I find this part difficult to start but once I get going, it gets easier. In the end, I feel better about doing it. Couldn't the same principle of “spring

cleaning” be applied to our business? How many of us take the time to spring clean our business? Dusting off our old business practices and getting rid of things that may no longer be useful. We, as business owners, can become creatures of habit. But we can't afford to continue to do things the way we've always done them just simply because “that's the way we've always done it”. So, take a step back, take a look around. Have you accumulated clutter (old business practices that no longer serve you or your customers)? Is it time to sweep out that old dust and let in some fresh ideas into your business? Pick up that broom, swing open those windows and get to cleaning! Be sure to share your spring-cleaning tips with your fellow Allied members the next time you meet!



# 2019 PAR AGENT PARTNER EVENT

By Marcelle Egley

I attended Par's Agent Partner Event last week. A huge shout-out to PAR's president Lisa Scott and her team. Lisa supported her agents and their use of RDN. In the near future all of PAR's assignments will be in RDN. We the agent won't have to use iRepo for PAR accounts any longer when announced.

Another step an agent has to take isn't helping avoid wrongful repossessions. Humans still have to close and or place the repossession on hold. An app, portal, etc... won't help the human take action. Another step for agents in the field adds to the many operating systems, portals, not to mention the cameras, receiving and sending E-mails. If you have gone out in the field or haven't in a long time, do yourself a favor and try to accomplish what your agents do for you in the field. Not to mention their first priority of staying safe, not damaging the repossession if in a truck, not damaging other vehicles, property and watching out for pedestrians, etc.

Back to PAR's event and its success. PAR truly values our partnership. PAR realizes we need each other. Agents may not like the forwarders. We need to learn to co-exist. Making the marriage work is key. We are a team like it or not. Learning to accept and adapt will lead to positive results.

It means so much to agents knowing that forwarders have our back and we have theirs. This goes a long way in building your relationship and trust with each other.

Moving forward, agents and forwarders need to have one voice and common interest at heart with our clients. PAR represents this common interest and clearly showed their agents they care at their event. The breakout with Clearplan/RDN and PAR's transportation team were exceptional. Everyone was open to praise, constructive criticism and new ideas. Open mind and no judgement was cast. So positive and refreshing! A great combination for continued success.

The bowling and games were a lot of fun. It was a comfortable setting everyone enjoyed.

The Indy races were an experience most people don't get to experience in a life time. This was my first visit to the state and their track. To top it all off, Pippa Mann came to PAR's RABF Fundraiser. Pippa is the British female race-car driver. She signed Indy race pictures to be auctioned off, took photos with all of the attendees and was truly instrumental in raising money for RABF. Lisa Scott was our auctioneer. She is the best and fastest lady auctioneer I have seen. Jeremy Turner PAR's Senior Vendor Manager helped with the auction as well. Lisa has been training Jeremy. Looking for Jeremy to be our auctioneer next year. Go Jeremy!



*Marcelle Egley  
ABA Recovery  
Service  
San Diego, CA  
CALR President*





## ARTICLES WANTED

### Locksmith Corner



Tips for people and best practices in our industry!

Jeanne Lewis  
Pratt Adjustment Bureau  
Denver, CO



## NOTHING STAYS THE SAME...

and the repossession business has changed dramatically since I started way back in 1997. We all used to work directly with the lien holders, be able to charge for skip tracing, mileage, storage, time and so much more and it was profitable. And now there are the rising costs for insurance, leases, fuel, tow trucks and wages. Now that the forwarders have taken the lion's share of the direct clients we have lost the lion's share of revenue too.

I encourage every repossession company to diversify. As I read social media posts about repossession companies doing towing and private property impounds, I don't see much about locksmithing. Think about it....these cars that are already on your lots will need keys...and you can make them and add a new revenue stream.

Locksmithing is not easy, but if I can do it so can you!!! I have basically been a codesmith for the last 15 years. Now I have challenged myself to learn something new...how to make the key without the code from NASTF or a key code broker.

First I bought some Lishi tools and watched all the youtube.com videos with rare but occasional success. There is no substitute for hands on training. So Viva Las Vegas and the justcars.us event. Wow! There were lots of booths and vendors and a lot of classes to attend. I took a basic locksmithing course which my ego said I did not need, but my brain said take it anyway...and I learned so, so much. Thank you to my instructor Stephen Hoffman, CAL of Pop-A-Lock of Northern Colorado. Speaking of Colorado....due to a "blizzard" my flight was canceled, then again, so when I finally got there I had already missed the Lishi hands on training class where you learn how to unlock and decode automotive locks and get the cuts from the door and use software to fill in the cuts that are not in the door but are in the ignition....Fortunately many of the vendors had Lishi vises set up with lock cylinders at their booths and Lishi tools there to play with and gave me hands on instruction and boy was that fun. And now I can use those tools for real!!! Still need lots of practice to get better and faster but there is so much satisfaction of actually picking and decoding a lock cylinder. (uh oh I just heard that in my head....I REALLY need to get out more often).

*Continued on next page*



## NOTHING STAYS THE SAME...CONTINUED

Local resources are also fantastic opportunities for education. In Colorado there is the Central & Southern Locksmith Association (CSCLA) and the Rocky Mountain Locksmith Association (RMLA). CSCLA put on a Automotive and Motorcycle class taught by Ed Woods, CML, CPS, CAL. It was two full days of education and worth it. It was a combination of lecture and hands on training. We learned about information resources like the Foreign and Domestic vehicle AutoSmart books, Fast Facts, The Transponder book and more. We learned about Lishi tools and Accureaders as well as ignition removal tools (IRT's). We also got to assemble locks from scratch. My brain hurt by day two but I learned so much. I have used the Lishi tools successfully and the an IRT out in the real world!!! Plus there was networking with all the local locksmiths which is how I found out about RMLA. I also attended a meeting of the RMLA and those guys are great and I have submitted my application for membership. It is a great way get education and make new friends.

Nothing stays the same....and those who adapt to change survive.

Thank you for reading all the way to the end. Jeanne Lewis



*If you have an article you want to have reviewed in whole for publication, please submit it to [pastpresident@alliedfinanceadjusters.com](mailto:pastpresident@alliedfinanceadjusters.com).*

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# Allied supports State Associations

## Illinois Recovery Association (IRA)

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

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

Visit [www.illinoisrecoveryassociation.com](http://www.illinoisrecoveryassociation.com) for more information or call (708) 921-3575

**Jon Jendral- President**



## Carolina Finance Adjusters (CFA)

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

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

For more information [www.carolinafinanceadjusters.org](http://www.carolinafinanceadjusters.org) or call (843) 760-0520

**Scott Chambers - President**

## Florida Association of Repossessors

*Florida Association of Repossessors is a newly formed group supported by AFA and a meeting is being put together to pick board members and establish rules and or Bylaws.*

*Web site is; <http://www.flarepo.org/>. For information visit our website or*

*Contact Allied Finance Adjusters at 1-800- 843- 1232.*



## Michigan Association of Repossession Agencies (MARA)

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

The Michigan Association of Repossession Agencies was formed to keep repossessioners in our state educated and informed about issues that may affect them. There has been a lot of discussions lately among the repossession industry trade groups about contracts, client requests, compliance and laws. We have heard from several repossessioners in Michigan that are having issues with insurance. Please consider joining our Michigan Association to help increase our network of local agents and to keep informed of topics that may affect our industry.

**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**



## 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**

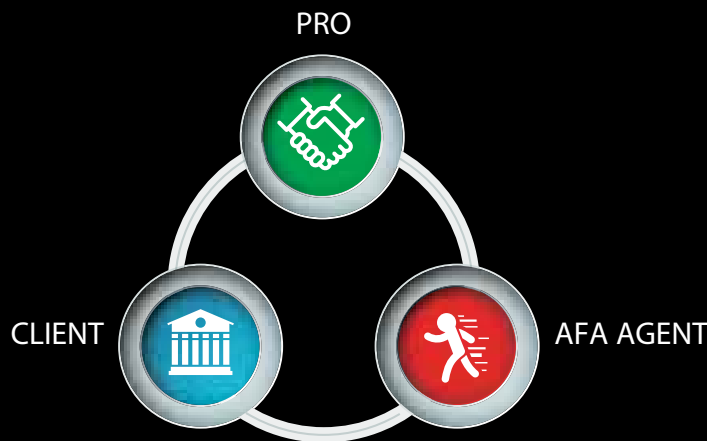
**[info@TexasARP.org](mailto:info@TexasARP.org)**



Hello Everyone hope 2019 is finding everyone well, I have recently attended NARS in Dallas Tx, this year's attendance was good and I received a very positive feeling from this year's event. Our association is currently trying to assembly a statewide event for all **Illinois repossession agency's** we are thinking about the Peoria area in the fall. If anyone has any input please contact me with suggestions or questions. Please remember everyone **"UNITIED WE STAND DIVIDED WE FALL"** It's very important that we work together and watch out for each other on the streets it's dangerous enough for us out there with out having to worry about fighting among ourselves. **EVERYONE PLEASE BE SAFE OUT THERE.** If you're interested in becoming a member of our association please contact us for more information.



# START TO FINISH



## ***Introducing PRO, the most reliable, effective and compliant collateral repossession service available.***

PRO is a co-op of network recovery specialists providing repossession, skip tracing, transport/delivery and assistance with remarketing services to lenders. Allied Finance Adjusters developed this idea involving "cradle to grave" processing for their clients and membership.

Our focus is to provide a WIN-WIN solution to the repossession industry between our clients, our top professional licensed and approved agents and PRO. Our process is very simple. PRO will process all the services needed by our contracted clients according to a customized fee schedule and will submit the assignments to our contracted

field agents to provide all services. PRO uses a uniform team approach that finds the best fit between our top professionals and clients. The team approach also ensures each member receives "a piece of the pie".

The clients do not need to search or worry about "unlicensed, uninsured and uneducated" agents working on their assignments. PRO has made sure all contracted agents are licensed, insured and educated. Each Allied member agent is also covered with a \$1,000,000 in client protection fidelity (crime) insurance. The number one concern for PRO is compliance.



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# THE “TRAILS AND TRIALS” OF AN ASSET RECOVERY SPECIALIST

Guest Editorial by Ron L. Brown

As a person who has chosen to follow the uncharted “**TRAILS**” of an asset recovery specialist, better known to the public as a “REPO MAN”, we wear many hats, one being that of a law clerk or pseudo-attorney.

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

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

## **“It is illegal for you to come on my property to repossess my vehicle.”**

The Uniform Commercial Code (UCC 9-503) clarifies the right of a secured party to take possession of a consumer’s collateral on default without judicial process if a breach of peace does not result from that action. The actual wording in most U.C.C. Codes read:

### **SECURED PARTY’S RIGHT TO TAKE POSSESSION AFTER DEFAULT**

(α) *After default, a secured party:*

(1) *May take possession of the collateral; and*

(2) *Without removal, may render equipment unusable and dispose of collateral on a debtor’s premises under section 1-9-610 of this title*

(β) *A secured party may proceed under subsection (a) of this section:*

(1) *Pursuant to judicial process; or*

(2) *Without judicial process, if it proceeds without breach of peace.*

(χ) *If so agreed, and in any event after default, a secured party may require the debtor to assemble the collateral and make it available to the secured party at a place to be designated by the secured party which is reasonably convenient to both parties.*

This issue has been addressed on numerous occasions by many courts of the land and in each case found to not violate the due process clause of the Fourteenth Amendment to the US Constitution, and over thirty Appellate Courts have had the opportunity to consider the self-help issue and have in each case upheld the constitutionality of self-help repossession.

## **“You trespassed on private property to repossess the collateral.”**

This is another issue the recovery agent should have a clear understanding of and to quote a landmark case held in *Kroeger v. Ogsden* 49 P 2d 781 (Oklahoma)

*“Where the mortgage provisions authorize the mortgagee, in the event of the mortgagor’s default, to exercise the option, without notice, of foreclosing a mortgage and entering upon the premises where the mortgaged chattel may be, to remove it, this gives the mortgagee a right practically amounting to a license, to go upon the mortgagor’s private premises for that purpose, if this can be done in an orderly manner and without a breach of peace. If the mortgagee does this as a licensee, then of course he would not be a trespasser.”*

*Continued on next page*

Part of the “TRIALS” on this “TRAIL” is that the majority of consumers, law enforcement officers and even attorneys are not familiar with these rights granted a mortgager under the Uniform Commercial Code and therefore it is highly recommended by the members of **EAGLE GROUPXX** that all adjusters carry a “*Certified True and Correct*” copy of their state U.C.C Code with them at all times.

Ride the “TRAIL” that has the least chance of “TRIALS”

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



**Author; Ron L. Brown**  
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# Proposed Debt Collection Rule: CFPB Regulation



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On May 7, 2019, the Consumer Financial Protection Bureau issued a proposed rule to amend Regulation F, 12 CFR part 1006, which implements the Fair Debt Collection Practices Act (FDCPA).

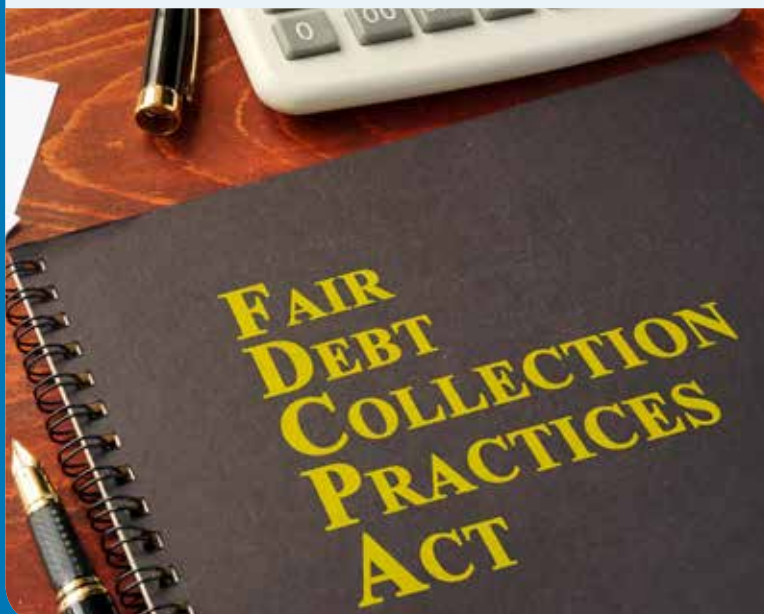
## The bad.

The introduction to the proposed rule states that the CFPB proposes to “clarify how debt collectors may employ newer communication technologies in compliance with the FDCPA and to address other communications-related practices that may pose a risk of harm to consumers and create legal uncertainty for the industry,” by prescribing substantive rules with respect to the collection of debts by debt collectors. “The Bureau also proposes to interpret the FDCPA’s consumer disclosure requirements to clarify how industry participants can comply with the law and to assist consumers in making better-informed decisions about debts they owe or allegedly owe.”

After having reviewed the 538-page document, it appears to me that the more things change, the more they stay the same. This rule is a *proposed* rule—which means it has to go through all the formal adoption procedures any federal government agency regulation goes through. But the final authority on what stays and what goes into the new “rule” is held by the agency itself. There is no vote or accountability to voters for the substance of the regulation. Once it is adopted, the courts can address problems or the Congress would have to act to change the regulation without agency agreement.

The Bureau is asking for feedback and comments from the public on the many sections in this rule. If you want to have any input into the rule you will have to live with (as a citizen, and as a reposessor), NOW is the time to speak up! The next 90 days are critical because after the comment period ends, the Bureau *might* listen and adjust the terms of the regulation, but there is no requirement—and certainly no guarantee—that it will.

My first observation is that it appears that the federal government wants to be in the business of regulating debt collectors. The next step in that parade will most likely be the federal government *licensing* of debt collectors. And the CFPB, specifically, really appears to want to act as the legislature and *write laws*, along with the regulations Congress gave them unlimited authority to write. States can continue to regulate debt collection within their own borders, but unless the State regulation is more restrictive than the federal law/rule, the federal regulation will supersede state law. If a State does have a more stringent debt



# Proposed Debt Collection Rule: CFPB Regulation

collection regulation system, it can apply to be exempted from this new rule.

This “Debt Collection Rule” as proposed will “incorporate many existing provisions of the FDCPA...with only minor wording and organization changes.” Of course, the wording Congress uses when it creates a law like the FDCPA is specifically chosen and painstakingly reviewed and organized into a distinct order, before Congress ever votes on the proposed law. Here the Bureau plans to change wording and organization of Reg F: aka *write law*! While it is true that the FDCPA (written in 1977) could use a refreshing to bring its terminology into the 21<sup>st</sup> century, my personal opinion is that such a job is reserved to the Congress. BUT, with the sweeping authority the previous Congress gave to the Bureau to write its own regulations and vote itself authority to take all actions it deems necessary, maybe Congress did give permission to the Bureau to do its job, too!

## The good.

The flip-side of my apparent grumbling about this proposed regulation is the **joyous** fact that this proposed rule seems to indicate that the Bureau has accepted the fact that **repossessors are not debt collectors** under the FDCPA, **other than** for purposes of §808(6) [12 CFR §1006.22(e)].

The proposed regulation will restate the FDCPA definition of “debt collector” and will include an additional provision that private bad check enforcement programs are excluded as debt collectors under the regulation. In its discussion, the Bureau cites *Obduskey v. McCarthy & Holthus LLP*, 139 S.Ct. 1029 (2019), a unanimous U.S. Supreme Court ruling that, “a business engaged in no more than nonjudicial foreclosure proceedings is not an FDCPA-covered debt collector, except for the limited purposes of FDCPA section 808(6).”

Of course, the regulation will re-state the requirements of FDCPA 808(6) that **do** apply to security interest enforcers: “A debt collector must not take or threaten to take any nonjudicial action

to effect dispossession or disablement of property if: (1) there is no present right to possession of the property claimed as collateral through an enforceable security interest; (2) there is no present intent to take possession of the property; or (3) the property is exempt by law from such dispossession or disablement.” And the violation of this section of the FDCPA by any debt collector—whether the collection action is by a “security interest enforcer” or not—will continue to be an unfair or unconscionable means of collecting the debt under the statute and under the regulation.

Obviously, the key to a reposessor avoiding liability under the statute except for this one provision is to be classified as a “security interest enforcer only”. The Supreme Court was very clear that their ruling in *Obduskey* applies only to businesses that do nothing more than non-judicial foreclosure. And the concurring opinion by Justice Sotomayer took that analysis a step further by reminding us all that the ruling was based on a “security interest enforcer” that strictly complied with the state law requirements for enforcement, came in with clean hands and acted in good faith. “Enforcing a security interest does not grant an actor blanket immunity from the mandates of the Fair Debt Collection Practices Act.”

## The other.

The proposed rule also does include quite a few “safe harbor” provisions for debt collectors. The regulation actually includes samples of what some of its provisions require, and the use of the sample is automatically assumed to be legal under the regulation. For example, specific wording is set out showing the best way to reply to a request for validation of a debt from a consumer. This should help stem the flow of litigation over some issues that have been causing many cases to be filed against debt collectors.

Electronic communications between consumers and debt collectors, as well as social and other public media use by debt collectors are addressed. Telephone

*Continued on next page*

# Proposed Debt Collection Rule: CFPB Regulation

call frequency limits are defined. While this may be positive or negative in specific situations, at least the industry will have clarity on how much is too much.

The proposed rule creates a new category of communication called a “limited contact message”. The statutory language can be used to make contact with a consumer without the contact being considered a “communication” from a debt collector; and, if the message is heard or read by a third party, it would not constitute a prohibited third-party disclosure.

## The ugly.

Unfortunately, this proposed rule leaves almost as many open questions as it answers. Will this regulation take the place of the ill-defined UDAP’s? Or will the myriad of questions surrounding what is, and what is not, actionable under those provisions continue to plague the debt collection industry?

Since repossessionors have been pulled into CFPB regulation as a vendor to regulated entities, does the recognition that only the “limited purpose definition” of a debt collector applies to repossessionors even matter? If regulated entities are required to make sure that all of their service vendors meet all the same regulation-driven requirements that they have to follow, the “cram-down” of those onto service vendors effectively pulls the regulatory rug out from under repossessionors and makes them subject to all debt collection regulations anyway.

How will a federal set of rules—that promise to eventually turn into a federal licensing requirement—

interact with the licensing requirements (or lack thereof) at the State level? The proposed regulation contains discussion of four formal studies about the effect of a regulation of this type on consumers’ ability to obtain credit. The one study that involved auto loans showed the most negative effect on consumers. However, this study was waved off as not really accurate because “most delinquent automobile debt is resolved through repossession.” The Bureau did recognize that most debt collection companies are small businesses; they did discuss tangential effects on collection agencies, debt buyers, collection law firms and servicers who acquire accounts in default. Is this an indication that repossession should never factor into the debt collection conversation? I believe the argument would be that the “security interest enforcer only” businesses are of so little significance to the data, they did not warrant being factored into the discussion.

## The end.

The voice of repossessionors and other “security interest enforcer only” businesses does matter. If you want to be heard in this particular conversation, the comment period is 90 days. You must speak up. If the Bureau representatives hear enough input from the repossession industry, maybe they will recognize that an entire sector of importance has been left out of the conversation. If they want to leave the entire industry out of the regulations, fine! But if repossessionors are going to be regulated, they should also be heard.

---

You can access the proposed debt collection rule here:

[https://files.consumerfinance.gov/f/documents/cfpb\\_debt-collection-NPRM.pdf](https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-NPRM.pdf)

You can access the Fast Facts summary of the proposed rule here:

[https://files.consumerfinance.gov/f/documents/cfpb\\_debt-collection-fast-facts.pdf](https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-fast-facts.pdf)

You can access the flowchart on the proposed rule’s electronic disclosure options here:

[https://files.consumerfinance.gov/f/documents/cfpb\\_debt-collection-electronic-disclosure-flowchart.pdf](https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-electronic-disclosure-flowchart.pdf)



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# DRN

# APRIL IS DISTRACTED DRIVING AWARENESS MONTH – PULL OVER AND READ!

*There are 3 main types of distracted driving: Visual, Manual & Cognitive. Recovery Specialist Insurance Group wants to help keep you safe on the roads, this month and all year long.*

**Visual Distractions** - are those that make you take your eyes off the road.



One of the most common things we read in crash reports: “Driver states that he/she looked down for a second and did not realize OV (other vehicle) was slowing/stopping”

Think about all of the situations in your personal vehicles, tow trucks and camera cars that present an opportunity for visual distractions. Looking down at a cell phone, tablet or laptop, looking away to find something that has dropped or fallen, in personal vehicles, looking at your child/children/passengers, looking in the sun visor or rear view mirrors while grooming...

All it takes is a second and life as you know it could be over in an instant. We’re not just talking about death or injuries, but damage to vehicles and property, potentially becoming uninsurable and having to give up your business because you can’t find or afford insurance.

**Manual Distractions** are those where you move your hands from the wheel. Manual distractions include things like smoking in your vehicle, eating while driving, grooming while driving, holding a cell phone, changing the radio station, if controls are not on the steering wheel and reaching to wake up your computer or tablet.

From an actual 2015 collision report: “D1 stated he looked at his work computer [visual distraction] and saw it had fallen asleep. He stated he looked down at the lap top and moved his finger [manual distraction] across the finger pad to “wake it up””

In this case, D1 claimed that he had a green light and that the other driver “ran the red” causing the collision. Driver 1’s own dash cam showed his traffic light was clearly in the top red position when he entered the intersection, colliding with Driver 2.

This incident ended up being a six figure – almost 7 figure – insurance company payout and cost the repossession company involved dearly. The simple act of moving his finger across the finger pad is a manual distraction. D1 in this case was found to be at fault.

Actions like this are things that most any driver on the road today can find themselves guilty of. We all think that we are capable of multi-tasking - of doing more than one thing at a time and to some degree we are; but we always need to remain vigilant and attentive when behind the wheel. It isn’t only our own lives we are dealing with when we are behind the wheel.

If you’re like most companies today and carrying \$1 Million limits of liability as required by many of your contracts, every time you or an employee is behind the wheel, it is like giving them a million dollar blank



*Continued on next page*

check. We said it yesterday and will say it again...distracted driving is no joke! It is important that you have company training and policies that discuss distracted driving and have enforceable consequences if/when it occurs.

Perhaps the hardest to explain, manage and deal with, **Cognitive Distractions** are those that take your mind off of driving. The thing about cognitive distraction is that everyone, everywhere is almost always doing one thing while thinking about another.

As humans we believe we are extremely capable in terms of multi-tasking, and a lot of people can do more than one thing at a time.... We've all heard the comment "That person couldn't walk and chew gum.", when talking about someone who can't do more than one simple thing at a time.

But with the stresses individuals feel on daily basis, can someone really avoid cognitive distractions? How far can you take this when dealing with distracted driving? The problem here is that when we talked about Visual and Manual distractions, the examples also involve Cognitive distraction as well.

In our first example from the crash report, the driver stated he looked away and didn't realize that traffic had slowed in front of him. In our second example, the driver stated he looked down and moved his finger across the finger pad to wake up a lap top that had gone into sleep mode. In both these cases, the drivers' minds were not on the road or driving process. Something in their minds made their attention go somewhere else.

Cognitive distractions are some of the most dangerous in my mind for this industry. You have cell phones, laptops, camera systems, driver fatigue, traffic & night driving and the stress, anxiety and for some adrenaline rush of nabbing that car – all of this plays with and weighs on your mind. Not to mention just the regular stress of your daily lives.

Only you can judge if you should be behind the wheel – if you're in a good head space and can devote the level of attention required to operate in a safe manner and avoid risk. A good driver isn't only necessarily the one who has never been in an accident; but is one who avoids putting themselves into the situation to be in or cause an accident.

April is Distracted Driving Awareness month, we want to drive home the point that it is crucial that you have company training and policies that discuss distracted driving and have enforceable consequences if/when it occurs. (Just as import as having the policy is your willingness as an employer to enforce those policies – even when it is against your BEST driver that you think you can't do without.)



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For more information on distracted driving, visit our website [www.rsig.com](http://www.rsig.com), find us on Facebook [www.facebook.com/RSIGInsurance](https://www.facebook.com/RSIGInsurance) or register to attend REPO19 at [www.repo19.com](http://www.repo19.com).

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# ***DISTRACTED DRIVING ACROSS THE GENERATIONS... THE SILENT GENERATION TO IGEN/GENZ***

*Doing a quick check of pool of our insured drivers, we have individuals from 6 different generations represented. We have individuals from the Silent Generation, Baby Boomers, Generation X, Xennials, Millennials/GenY/GenNext, and iGen/GenZ – meaning we insure drivers born in the 1930s to those born in the late 1990s.*

## **Which Generation are You?**

Generation Name	Births Start	Births End	Youngest Age Today*	Oldest Age Today*
The Lost Generation The Generation of 1914	1890	1915	104	129
The Interbellum Generation	1901	1913	106	118
The Greatest Generation	1910	1924	95	109
<b>The Silent Generation</b>	<b>1925</b>	<b>1945</b>	<b>74</b>	<b>94</b>
<b>Baby Boomer Generation</b>	<b>1946</b>	<b>1964</b>	<b>55</b>	<b>73</b>
<b>Generation X (Baby Bust)</b>	<b>1965</b>	<b>1979</b>	<b>40</b>	<b>54</b>
<b>Xennials</b>	<b>1975</b>	<b>1985</b>	<b>34</b>	<b>44</b>
<b>Millennials Generation Y, Gen Next</b>	<b>1980</b>	<b>1994</b>	<b>25</b>	<b>39</b>
<b>iGen / Gen Z</b>	<b>1995</b>	<b>2012</b>	<b>7</b>	<b>24</b>
<b>Gen Alpha</b>	<b>2013</b>	<b>2025</b>	<b>1</b>	<b>6</b>



In 1930 the car radio was first introduced commercially – and it wasn't until 1979 that FM radio surpassed AM radio popularity. Today – satellite radio makes the world feel smaller than ever and some don't even bother with the radio, while they have wireless ear buds in while driving jamming to Apple Music.

Think about that... that is 70 years of changes in technology that some of your drivers are now experiencing and may be experiencing at an older age. On the flip side for those iGen/GenZ individuals, many have never known life without a cell phone and internet in the vehicle they are in is common place - and a world without these luxuries is considered ancient.

Insurance providers already require medical statements on any driver over 65. Why? To see if there are any underlying medical conditions that could increase risk that may be more common or more likely in older drivers. Things like eye sight, hearing, heart conditions, diabetes, blood pressure, history of seizures are questioned. Reaction times for older drivers can be longer and when you add distractions to the mix, it could be problematic. (Older drivers may also be less likely to embrace change and technology so learning how to use these distracting devices could be problem; or it could be a blessing inasmuch as an older driver may be less likely to use some if not all of distractions that are becoming more common place.)

*Continued on next page*

As a side note – as an employer you may want to consider asking some of these medical questions yourself regardless of a prospective employee's age. We have seen more than our fair share of drivers in their 30s/40s/50s have heart attacks, complications due to diabetes, seizures while driving because of the lack of self care many in the industry experience.

So how do you discuss distracted driving and get your employees to buy in to any corporate policy you may have when you may have to span 70 years of an age gap? Many experts suggest, you make it personal. Get information and statistics on the dangers and costs associated with distracted driving. Put things in perspective – reminding drivers of their own mortality and what it would do their families, or their ability to have a family in the future, or the guilt they may personally experience if they cause an accident because of distracted driving. Have systems in place that acknowledge and reward safe drivers, have policies that hold drivers (regardless of age) accountable for their driving behaviors.

RSIG has been providing the repossession industry top quality repossession insurance for more than 30 years with the industry's most stable insurance program available. We are able to do this by evaluating the needs of the industry, meeting those needs and offering an exceptional insurance product and service along the way. If you want more information about distracted driving, follow our FB page at [www.facebook.com/RSIGInsurance](https://www.facebook.com/RSIGInsurance) or visit our website [www.rsig.com](http://www.rsig.com).



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# SUPREME COURT RULES ON FDCPA APPLICABILITY TO REPOSSESSORS AND LAW FIRMS CONDUCTING FORECLOSURES

In a unanimous decision, The US Supreme Court ruled Wednesday in *Obduskey v. McCarthy & Holthus LLP* that a business conducting nothing more than a security interest enforcement action, is not a “debtor collector” under the Fair Debt Collection Practices Act (FDCPA), except in enforcing security interest under actions covered under 15 USC §1692f(6).

Political activist and homeowner, Dennis Obduskey filed a lawsuit against the law firm of McCarthy & Holthus after they attempted to enforce a nonjudicial foreclosure on his Colorado home. Attorney, McCarthy sent pre-foreclosure letters to Obduskey regarding the impending foreclosure, to which Obduskey responded by accusing the law firm was in violation of 15 USC §1692g(b) in regards to its mandated disputed debt verification procedure requirements.

Lower courts were in disagreement as to whether the FDCPA applied to non-judicial foreclosure proceedings, but Wednesday’s decision clarified the dispute at the highest level. Lenders and debt collectors generally prefer non-judicial foreclosure proceedings because it accelerates the timeframe of the process, and as there is rarely any post foreclosure remedy of judgement enforcement available.

The decision is unfortunate for the thousands relevant consumers in the 29 states that allow non-judicial foreclosure proceedings who would have been afforded relief by the decision that a business conducting in the action of security enforcement, such as a repossession or foreclosure was a debtor collector.

The court was completely unconvinced by Obduskey’s arguments and chose to rely on the FDCPA text in itself as well as legislative history, to come to the decision that: “those whose ‘principal purpose ... is the enforcement of security interests’ outside the scope of the primary ‘debtor collector’ definition, §1692a(6), where the business is engaged in no more than the kind of security-interest enforcement at issue, “nonjudicial foreclosure proceedings.”

Concurring opinions were shared by Justice Stephen Breyer and Justice Sonia Sotomayor. Sotomayor later appealed to Congress to clarify if the Supreme Court interpreted the statute incorrectly and further, stated that this decision in itself does not provide “blanket immunity” for abusive debt collection practices by the businesses relative to the enforcement of security interests.





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# 2019 Annual Convention Agenda

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

Day	Date	Event	Start	End
Tuesday	6/18/2019	Exhibitor Set Up	8:00 AM	4:00 PM
Tuesday	6/18/2019	Allied New Member Orientation	1:00 PM	2:30 PM
Tuesday	6/18/2019	Allied Pre-Con Board	3:00 PM	5:00 PM
Tuesday	6/18/2019	Welcome Reception w/Exhibitors	6:00 PM	9:00 PM
Wednesday	6/19/2019	Breakfast	7:00 AM	8:30 AM
Wednesday	6/19/2019	Introductions/Welcome Remarks	8:30 AM	9:15 AM
Wednesday	6/19/2019	*Handling Difficult Situations w Jack Schafer	9:20 AM	10:35 AM
Wednesday	6/19/2019	AM Break 10:35 AM 11:00 AM		
Wednesday	6/19/2019	*Handling Difficult Situations w Jack Shafer 11:00 AM 12:00 PM		
Wednesday	6/19/2019	Lender 101 - Panel Discussion 12:00 PM 12:30 PM		
Wednesday	6/19/2019	Lunch 12:30 PM 1:45 PM		
Wednesday	6/19/2019	*Case Law that effects you w Machel Morris & Mike Howk	1:50 PM	3:20 PM
Wednesday	6/19/2019	PM Break 3:20 PM 3:40 PM		
Wednesday	6/19/2019	RSIG Member's Business Meeting (Members Only)	3:45 PM	5:00 PM
Wednesday	6/19/2019	RABF AUCTION/RAFFLE	6:00 PM	9:00 PM
Thursday	6/20/2019	Breakfast	7:00 AM	8:15 AM
Thursday	6/20/2019	*New Internet Profiling w Michele Stuart	8:30 AM	10:30 AM
Thursday	6/20/2019	AM Break	10:30 AM	10:55 AM
Thursday	6/20/2019	*Driver Behavior w Mark Ross	11:00 AM	12:00 PM
Thursday	6/20/2019	Lunch	12:30 PM	1:30 PM
Thursday	6/20/2019	*CFPB Training w Mike Howk	1:45 PM	3:55 PM
Thursday	6/20/2019	Allied Business Meeting (Members Only)	4:00 PM	5:30 PM
Thursday	6/20/2019	Awards Dinner w/ Entertainment	6:30 PM	10:00 PM
		* Indicates CE Requirement		
Friday	6/21/2019	RSIG Board Meeting	8:30 AM	10:30 AM
Friday	6/21/2019	Allied Board Meeting	8:30 AM	10:30 AM

*If you are a voting member of RSIG or Allied, please note the dates and times of the association meetings and plan your travel accordingly if planning to participate in those events.*

*Dress Code for the Conference is Business Casual. No Jeans & Preferably No Shorts during conference meetings or training events.*



# *Previous Convention Pics*





# 2019 Annual Convention Speakers



## **O. Machel Morris**

Attorney at Law  
P.O. Box 2824  
Midland, Texas 79702  
**432-664-5638**  
Legal@AlliedFinanceAdjusters.com

Machelle Morris is the foremost national legal expert on issues relating to repossession and security interest enforcement. Her focus since the early 1990's has been on repossession laws and regulations, and small business survival.

Her vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession companies, and other small businesses across the country, has made her the go-to legal advisor for Allied Finance Adjusters Association and its members.

Machelle advises and teaches recovery agents, as well as other attorneys, on real-world compliance and contract issues. Several State laws directly reflect her input to the legislature on behalf of repossession business owners.

Machelle is licensed to practice law in Texas, New Mexico and Washington. She is a qualified mediator/arbitrator; is a member of the Intellectual Property Law and Consumer Law Sections of the State Bar of Texas; is a licensed auctioneer; and is available as an expert witness on issues of collateral recovery and financial vendor compliance.

In addition to owning and operating her boutique law firm, Machelle is an active volunteer. She is an Officer and Director of faith-based Through the Storm Ministries (San Antonio, Texas). She is on the Advisory Board of The Former Texas Rangers Foundation (Fredericksburg, Texas) which seeks to teach Texas students about the history of the State of Texas and its premier law enforcement agency. She is also on the Advisory Board of The Life Center (Midland, Texas), a faith-based organization offering an alternative to abortion as well as teaching parenting skills and offering other assistance to expectant parents free of charge.

Machelle is a proud mother of four daughters and loves to travel. She is a lifetime member of the University of Texas Texas-Exes Alumni Association and an avid Red Raider fan as an Alumni of Texas Tech University School of Law.



## **Michael Howk, JD**

Michael Howk, JD – is the Risk Manager and Director of Education for Recovery Specialist Insurance Group ([www.rsig.com](http://www.rsig.com)). Mike has spent nearly 30 years in the repossession industry, and is a recognized national expert in repossession law.

Mike, who is originally from upstate New York, served four years in military intelligence before graduating from the University of New York at Binghamton School of Management with a B.S. in 1977. In 1980 he graduated from Nova University in Florida with a Juris Doctorate. He has been a member of the Florida State Bar since 1980.

He was involved in the development and implementation of the first insurance policy specifically designed for repossession companies. Based on his work and research, he has developed extensive educational programs. He teaches certification courses for recovery specialists nationwide. He worked closely with the State of Louisiana and Illinois during the implementation of their new self-help repossession laws.

He frequently serves as the keynote speaker to associations and groups of clients across the United States to further educate the industry on risk reduction and liability avoidance in repossession and collateral recovery.

In-house training and certification is available by contacting RSIG's administrative office at 703.365.0199. Online certification and training is available at [www.rsiguniversity.com](http://www.rsiguniversity.com).



RECOVERY SPECIALIST INSURANCE GROUP

# 2019 Annual Convention Speakers



**Michele Stuart**  
Owner,  
JAG Investigations, Inc.

Michele Stuart is the owner and operator of JAG Investigations, Inc. since its creation in 1997.

Previous to this she was employed by Assets Intelligence starting a financial investigative career in 1990. Michele has over 24 years of experience in OSINT, counter intelligence, insurance fraud investigations, financial investigations, due diligence, corporate & competitive intelligence.

Over the past 15 years, she has taught hundreds of classes in open source intelligence and social media investigations for the law enforcement and military intelligence communities as well as the financial industry and insurance industry on a global level. She is an Instructor at Quantico (FBI Academy) for International training programs and an Adjunct Professor with University of Virginia.



**Dr. John R. Schafer**

Dr. John R. Schafer is a retired FBI Special Agent who is currently employed as an Assistant Professor at Western Illinois University.

Dr. Schafer served as behavioral analyst assigned to FBI's National Security Behavioral Analysis Program. Dr. Schafer earned a Ph.D. in psychology from Fielding Graduate University, Santa Barbara, California.

Dr. Schafer owns his own consulting company and lectures and consults in the United States and abroad. He authored a book titled "Psychological Narrative Analysis: A Professional Method to Detect Deception in Written and Oral Communications." He also co-authored a book titled "Advanced Interviewing Techniques: Proven strategies for Law Enforcement, Military, and security Personnel."

He has published numerous articles on a wide range of topics including the psychopathology of hate, ethics in law enforcement, detecting deception, and the universal principles of criminal behavior. Dr. Schafer's latest book is "The Like Switch: An Ex-FBI Agent's Guide to Influencing, Attracting, and Winning People Over."



**Mark Ross**  
Fleet Safety Consultant  
804-387-1692  
mark@spinfleet.com

Father to 2 bio/3 bonus kids, habitual black lab foster failure, and Founder and CEO of Spin Fleet Solutions, a fleet safety firm based out of Richmond, VA. Mark has been a leader in Fleet safety industry for over six years, with a focus on education, reducing distracted driving, and compliance. Spin Fleet Solutions works with fleet owners of all sizes to identify areas of risk, implement driver and process review, and enable thorough documentation. Bringing real-time HD quality video to fleet operators is a game changer for the repossession industry.

# THE CPI AND AN INDUSTRY LEFT BEHIND

Guest Editorial by: Jeremy Cross, President /International Recovery Systems



In a scene from “Austin Powers: International Man of Mystery”, Dr. Evil, waken from his cryogenic freeze, is ushered into a meeting with his top henchmen who are holding the world hostage on his behalf. When asked what they should demand, he responds “One Million Dollars”, to the chagrin of his compatriots, who have relative knowledge of its diminished value. Unfortunately, this humorous illustration of an ignorance of inflationary factors plays itself out every day in the repossession industry.

In 1996 International Recovery Systems was incorporated in Pennsylvania as a repossession business. In 2010 when the company came under new ownership, amongst the quality of service and results, a plan was implemented to retain recovery data throughout the years. The information retained has been instrumental in demonstrating both the health and success of the company, as well as how it relates to industry trends.

In relation to a similar Consumer Price Index article published on CUCollector in 2017 “The \$500 Repo Fee”, the revenue per assignment is still the most important KPI when analyzing your clients. However, relative to CPI, revenue per recovery is the instrument to utilize.

The Consumer Price Index is set by the Bureau of Labor Statistics, it is calculated by BLS employees who identify 80,000 – 100,000 items a month and measure the change in pricing. The CPI has also been referred to as the “cost of living” indicator which helps define a reasonable living standard.

As shown on next page in Figure 1-1,

IRS had a revenue per recovery rate of \$454.55 in 2008. During this time, agents were able to bill for close fees, day one storage, and more direct, higher paying clients were in the industry.

However, during the past decade, the CPI has increased 18.12%, while IRS’ revenue has increased 2.39% as illustrated in Figure 1-2. Moreover, once those ancillaries were removed from the agent, the agent still needed to provide the service of storage and find a way to subsidize the assignments not located.

The fall between 2013-2015 was due to two large clients that left the direct model and went to the forwarding model, and with that went higher recovery rates, close fees, and extended storage.

Revenue per recovery pays for the assignments not located, which inherently are the most expensive assignments. With no way for the agent to capture the costs of running these assignments, they drain on the income derived from the others.

For International Recovery Systems to recover from the 2015 decline in revenue per recovery, we needed to invest in LPR technology as well as becoming a full locksmithing company, which required large capital, to an already vulnerable company. Fortunately, IRS has enough capital to invest in these products whereas other agents have not been so lucky. Since that time, IRS has been able to re-position itself as the leader of the repossession industry in the Philadelphia Market.

Compounding the issue, IRS has seen an 850% increase in compliance costs (various certificate and continuing education exams) from 2008-2018, a 17.65% increase in Ford F-450s, as well as insurance premiums doubling, at 112% in the same time period.

Managing costs is a challenge in and of itself, however, while knowing you will not be increasing your revenue proportionally to CPI, the task becomes cumbersome and nearly unsustainable. Not only does the CPI demonstrate goods and services across the country, but how defines your standard of living.

The bottom has been reached and we’ve been tossed a shovel to dig deeper. If repossession fees remain stagnant or decrease while ancillary income derived



# THE CPI AND AN INDUSTRY LEFT BEHIND

from storage and other services are taken away, repossession agents will continue to struggle until there are none left.

Comical “Evil Genius” Dr. Evil was asleep in a cryogenic freeze. He had an excuse. Wake up!



Figure 1-1

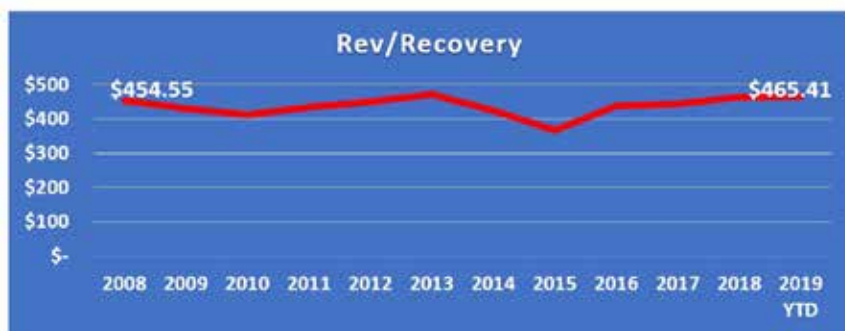
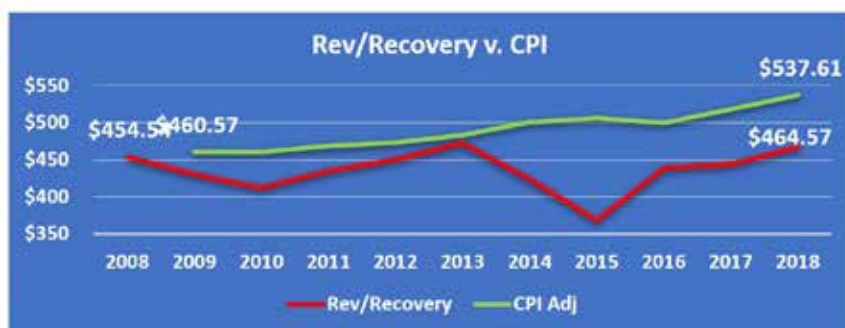


Figure 1-2



- Case Management - From accepting new assignments to delivering to the auction
- My Mobile Agent - Clearly the best agent management and mapping app.  
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# CAN THE NEW TESLA PICK-UP TRUCK SAVE THE REPOSSESSION INDUSTRY?

Editorial by: Kevin Armstrong

In March, during the reveal of the Tesla Model Y, an image of the possible Tesla pick-up truck was on the screen behind Musk, in its vague and cryptic glimpse, it was only shown for a few minutes to an audience completely unnoticed.

The image, shown below, is sketchy to say the least, but appears to be the front, or is it the back of their upcoming electric truck to be announced later this year. What it looks like, is really secondary, to what will it be able to do. Ask any agency owner and they will tell you, fuel is their highest expense. Might this be the answer to restoring profitability?



While Tesla has pushed back the production of its semi-truck production into 2020 out of its Nevada production facility, Elon Musk had announced the announcement of its long awaited smaller commercial sized pick-up truck later this year in 2019.

Described as having “cyberpunk overtones”, it is suspected to be stylistically challenging with squarish 80’s design influences.

Musk has given away very few details about the upcoming truck model, which he has been touting for some time now as being a developing product that he is very excited about, but assuming he holds true to his word, it will feature dual motors and “a suspension that dynamically adjusts for load,” as standard. Its range could be as high as 500 miles and will reportedly “crush the competition” in towing capacity, making a stab at the Dodge Ram, with a reported 300,000 pounds of towing capacity.

Musk has set the bar very high for Tesla’s upcoming pick-up, but the real questions should surround just how much it will sustainably tow, and at what cost to the overall range and drivetrain wear. The pickup was expected to have been ready for a sneak peek late this summer.

If customization to accommodate vehicle towing equipment is feasible, this could be a game changer. Obviously, other considerations will come into play, but none more than the price. Will the price of purchase, customization for towing, charging and maintenance be enough of an offset to fuel costs and similar expenses to make this a viable option?

# CAN THE NEW TESLA PICK-UP TRUCK SAVE THE REPOSSESSION INDUSTRY?

The more attractive Dodge Ram styled version, offering a front tailgate and trunk, is clearly a more attractive truck, but, as previously mentioned, the devil will be in the details.



As is the issue with all Tesla's, customization is practically impossible, but considering the multi-purpose nature of the truck, I would find it difficult not to imagine some upgrades or built-in functionality for it to accommodate a slide in unit for towing.

I think everyone in the repossession industry knows that 2019 will be a transformational year. There will be more consolidation, probably more agencies closing and definitely higher insurance rates. The emergence of a viably priced electric tow truck could prove to be a welcome and profitable offset to fuel expenses for those companies who do manage to successfully employ them, that is, IF it lives up to its hype, and that's a lot of "ifs."





# 2019 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

**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**  
**Camping Companies, Inc.**  
Kevin E Camping  
4427 N. 27th Ave., Phoenix, AZ 85017  
602-956-5119

**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**  
**Recovery Management Solutions, LLC**  
Erin Housey  
3030 North Central Ave. Suite 603, Phoenix, AZ 85012  
602-424-9540

**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

**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**  
**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

**La Mesa**  
**Talon Auto Adjusters**  
John F. Heinkel  
8163 Commercial St., La Mesa, CA 91942  
619-698-0030

**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

**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

**Ontario**  
**Eagle Adjusters, Inc.**  
Robert L Duesenberry  
1911 S. Lake Pl., Ontario, CA 91761  
909-673-1005

**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

# 2019 Member Directory

## Colorado

**Denver**  
**Pratt Adjustment Bureau**  
Jeanne Lewis  
6810 Downing St., Denver, CO 80229  
303-289-7710

**Pueblo**  
**Midnight Recovery, LLC**  
Matt Longo  
2705 S. Prairie Ave., Pueblo, CO 81005  
719-565-0586

**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 6471  
203-315-9207

**Windsor**  
**Auto Lock Unlimited, Inc.**  
Robert Edwards  
1449 John Fitch Blvd. S., South Windsor, CT 6074  
860-282-0065

**Winsted**  
**Confidential Asset Recovery Services, LLC**  
Vallerie Sugerak  
120 Colebrook Rd., Winsted, CT 6098  
860-379-7914

## Delaware

**Bear**  
**Hound Dog Recovery**  
Ryan Grelock  
1501 Porter Rd. Ste A, Bear, DE 19701  
302-836-3806

**Newark**  
**All Hooked Up Towing and Recovery**  
Robert P. McGonigle  
80 Aleph Dr., Unit 4, Newark, DE 19702  
302-442-0035

## 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

**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**  
**Advanced Recovery Services Inc.**  
William Braum  
631 Glenview Ave. Fort Pierce, FL. 34982  
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

**Homestead**  
**Missing in Action Auto Recovery**  
Jaime Perez Jr.  
113 SW 3rd Avenue, Homestead, FL. 33030  
305-562-5460

**Jacksonville**  
**First Coast Florida Recovery, Inc.**  
Larry Davis  
10952 W. Beaver St., Jacksonville, FL 32220  
904-693-1152

**Miami**  
**CIR Enterprises, Inc.**  
Steve Torres  
10730 SW 188 St., Miami, FL 33157  
305-828-8901

**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  
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## Florida

**Sarasota**  
**Action Towing & Recovery of Sarasota**  
Vincent J. Payne  
5439 Catalyst Ave., Sarasota, FL 34233  
941-921-3443

**Tampa**  
**Nighthawk Towing & Repossession, Inc.**  
Bonnie S. Mathews  
7110 E. 14th Ave., Tampa, FL 33619  
813-627-0303

**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

**West Palm Beach**  
**AGR Recovery Specialists**  
Christian Burns  
7368 Westport Pl., West Palm Beach, FL 33413  
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## 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

**Lithonia**  
**Speedy Recovery Services, Inc.**  
Richard Grosvenor  
6905 Chapman Road, Lithonia, GA 30058  
770-484-6700

# 2019 Member Directory

## Georgia

**Loganville**  
**Quick Recovery Services, Inc.**  
Emily E. Hemmings  
1031 Karlee Blvd., Loganville, GA 30052  
770-554-6474

**Mableton**  
**Titan Recovery and Collection 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

**Boise**  
**All City Towing & Recovery, LLC**  
Sarah Clover  
530 B Murray Street, Nampa, ID 83646  
208-830-7952

## Illinois

**Addison**  
**Illinois Repossession Agency, Inc.**  
Tony Harraz  
814 S. Westwood Ave., Addison, IL 60101  
630-458-2200

**Chicago**  
**Equitable Services, Inc.**  
Kevin J. McGivern  
7475 N. Rogers, Chicago, IL 60626  
773-262-8400

**Chicago**  
**Assets Biz Corporation**  
Alfred Janus  
5001 S. Mason, Chicago, IL 60638  
708-430-2599

**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

**Decatur**  
**Precision Recovery, Inc.**  
Jason T. Kirby  
1322 N. Rt. 121, Mt. Zion, IL 62549  
217-864-6943

## Illinois

**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

**Rockford**  
**Equitable Services, Inc**  
Kevin J. McGivern  
6905 Elm St., Loves Park, IL 61111  
773-262-8400

## Indiana

**Cicero**  
**Blueline 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**  
**Central Iowa Investigations & Repossessions, Inc.**  
Jason Beeman  
5206 Twana Dr., Des Moines, IA 50310  
515-865-9828

**Des Moines**  
**Trainwell Creditors Service**  
Ted Hansen  
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515-264-9336

## Iowa

**Parkersburg**  
**Starlight Recovery & Investigations, LLC**  
James Bellows  
33617 6th St., Parkersburg, IA 50665  
319-404-9040

## Kansas

**Hutchinson**  
**LCB Management Systems, Inc.**  
Lucas Bishop  
1122 E 4th Ave., Hutchinson, KS 67504  
316-755-6723

**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  
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## 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

**Shepherdsville**  
**All Out Recovery**  
Derrick Monroe  
1925 S. Preston Hwy., Shepherdsville, KY 40165  
502-437-3355

## 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  
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# 2019 Member Directory

## Louisiana

New Orleans  
**Guardian Services, LLC**  
Sidney Jerry McCann  
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New Orleans  
**Accurate Recovery Service**  
Joseph L Relf  
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504-452-5563

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

## Maryland

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

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

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

Northampton  
**Skyline Recovery Service**  
Frank Fournier  
376 E. Hampton, Northampton, MA 1060  
800-935-8231

## Massachusetts

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

Grand Rapids  
**Michigan Creditors Service, Inc.**  
Mark S Haskins  
4500 Remembrance Rd. NW, Grand Rapids, MI 49534  
616-453-6447

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

Taylor  
**Blackhawk Recovery & Investigations**  
Robert Jordon  
5843 Tulane St., Taylor, MI 48180  
734-727-9940

## Minnesota

Albertville  
**AWR Enterprises**  
JoAnne Pletcher  
11821 63rd St. NE, Albertville, MN 55301  
763-496-6633

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

## Minnesota

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

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

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

# 2019 Member Directory

## New Hampshire

### Exeter

**Atlantic Recovery & Transport, LLC**  
Robert C Moore  
104 Epping Rd. Ste. 2, Exeter, NH 3883  
603-772-3778

### 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

### Howell

**Asset Solution Recovery LLC**  
Morgan Longstreet  
1717 NJ-34, Bldg. 5B, Farmingdale, NJ 07727  
908-783-4664

### 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

### Palisades Park

**State Recovery & Subpoena Services, Inc.**  
Clayton D. Stolk  
222 W. Palisades Blvd., Palisades Park, NJ 7650  
201-363-9770

### Pennsauken

**KAR Towing and Recovery**  
Antonio Roman  
6615 Browning Road, Pennsauken, NJ 08110  
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

### Amityville

**Avanti Automotive LI Inc**  
Ashley R Guenther  
60 Sprague Avenue, Amityville NY 11701  
516-881-0000

### 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

### Copiague

**Bigtime Towing & Recovery, Inc.**  
Maria Zatarga  
4 Beachview St., Copiague, NY 11726  
631-608-3022

### Elmont

**J&M Service and Recovery, Inc.**  
Rafael B. Campos  
47Whitson Street, Hempstead, NY 11550  
516-483-0007

### 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

### Jamaica

**Blessed Repossession & Recovery, Inc.**  
Carlos Vega  
42 Montauk Hwy, Amityville, NY 11701  
718-300-1933

### Levittown

**Masters Auto Recovery**  
Kelly McDermott  
696 Broadway, Massapequa, NY 11758  
516-781-7711

### Long Island

**Autocare Associates, Inc.**  
Peter A. Rickles  
1 Bryant Rd., Island Park, NY 11580  
631-235-8993

## New York

### 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  
845-778-8697

### 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

### Syosset

**Advanced Asset Recovery, Inc.**  
Leticia A. Nunez  
50 Price Pkwy, Farmingdale, NY 11735  
516-308-7666

### Syracuse

**Xtreme Auto Recovery, Inc.**  
Joseph D. Abbass  
17 Frederick St., Constantia, NY 13044  
315-623-7444

### 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

### Charlotte

**Premier Tow and Recovery Services, LLC**  
Geri Gentry  
7518 Hagers Hollow Dr. Ste. A, Denver, NC 28037  
704-395-4103

# 2019 Member Directory

## North Carolina

**Charlotte**  
**123Recovery USA**  
Kevin C Corcoran  
8431 Statesville Rd., Charlotte NC 28269  
704-522-7540

**Pineville**  
**Absolute Recovery**  
Brent Hulderman  
12209 Downs Rd., Pineville, NC 28134  
704-200-1849

**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

**Berea**  
**National Asset Recovery Specialists, Inc.**  
Bryan Finn  
784 W. Bagley Rd., Berea, OH 44017  
440-243-5242

**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

**North Royalton**  
**Medlock Recovery Services LLC**  
Anthony J Medlock  
9552 York Alpha Drive, N Royalton, OH 44133  
216-252-3600

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

## Ohio

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

## Oklahoma

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

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

**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

## Pennsylvania

**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**  
**Certified Auto Recovery, Inc.**  
James Osselburn  
205 Haskell Ln., Verona, PA 15147  
412-794-8122

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

**Pittsburgh**  
**G&R Recovery**  
Gene Polsinelli  
247 Freeport Rd., Creighton, PA 15030  
724-339-2500

**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

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

**Moncks Corner SC.**  
**123 Recovery USA**  
Kevin Corcoran  
344 Merrimack Blvd., Moncks Corner, SC 29461  
843-300-1165



# 2019 Member Directory

## South Carolina

### 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

### 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

## Texas

### Austin

#### *Asset Recovery Adjusters*

Justin Clayton

2108 Ferguson Lane Ste 2, Austin TX 78754

512-893-7376

### Austin

#### *Diversified Recovery of Texas, Inc.*

Rick Campbell

13401 Pond Springs Rd. Ste. F, Austin, TX 78729

512-490-1533

### Austin

#### *1st Adjusters*

James M Waldron

9506 Brown Ln., Austin, TX 78754

512-339-2892

### Beaumont

#### *Elite Recovery Services*

Richard Loden

11181 Keith Rd., Beaumont, TX 77713

409-892-1800

### Belton

#### *MKE Enterprise Company*

Barbara J. Edwards

2604 South IH 35, Belton, TX 76513

254-732-0920

### 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

### Fort Worth

#### *Towing Solutions, Inc.*

Gary McKnight

4401 Carey St., Fort Worth, TX 76119

682-267-1900

### Houston

#### *Paradigm Recovery & Remarketing, LLC*

Bryanna Cox

14125 Reevestown Rd. Houston, TX 77039

281-205-1640

### Houston

#### *Countrywide Asset & Auto Recovery Of Houston*

Chris Maddox

5625 W. Orange St., Pearland, TX 77581

713-343-1988

## Texas

### Houston

#### *Asset Resolutions*

Cory Cox

15911 Lee Rd., Houston, TX 77032

281-973-0090

### McAllen

#### *Bull's Eye Investigations, LLC*

Roel Buentello, Jr.

2500 N. Moorefield Rd., Mission, TX 78572

956-789-9252

### McKinney

#### *Tri County Adjusters Inc*

Shelly Peters

605 E. Virginia St., McKinney, TX 75069

903-893-0250

### Odessa

#### *West Texas Auto Recovery, Inc.*

Al Gonzalez

7020 N. County Rd. West, Odessa, TX 79764

915-544-5800

### 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

### Seagoville

#### *CVO Recovery Inc.*

Nikkie Kale

1202 N. Kaufman St., Seagoville, TX 75159

469-333-5199

### 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

# 2019 Member Directory

## Utah

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

Salt Lake City  
**Network Recovery Systems**  
Brandon C Black  
4255 S. 300 W. #10, Murray, UT 84107  
801-878-0400

## 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

Mechanicsville  
**All State Towing, Inc.**  
William F. Thorpe Jr.  
8235B Mechanicsville Tpke.  
Mechanicsville, VA 23111  
804-730-4207

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

## Virginia

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

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

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

## Washington

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

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

## West Virginia

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

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

## Wisconsin

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

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

Milwaukee  
**Select Recovery Agents, Inc. (WI)**  
JT Worley  
4810 S. 13th St., Milwaukee, WI 53221  
414-304-7884



## Contact Information

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

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## ***Membership Has Its Rewards!***

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- ✓ Inviting clients to conventions exhibits AFA's professionalism, which in turn, shows your company's professionalism.
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- ✓ Help shape the future of Allied Finance Adjusters by attending the membership and board meetings.
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- ✓ More than 30,000 AFA Member Directories are mailed to members and clients each year.
- ✓ Every member has a \$1,000,000 Fidelity Protection Policy.
- ✓ Every new member goes through an important screening process – "Professionals only hire Professionals"

### **Allied Finance Adjusters Website:**

- ✓ Clients have the ability to search by city or ZIP code and locate any AFA member within a 100-mile radius.
- ✓ AFA has its own Face Book, YouTube & LinkedIn pages to keep you up to date.
- ✓ Valuable information regarding our annual and Mid-Year meeting educational conferences.
- ✓ AFA vendors have quick access to nationwide industry information to stay current.
- ✓ AFA members receive discounts from our vendor listings.
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### **The Members Only Area of the AFA website provides its members:**

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

### **Allied Finance Adjusters Outreach:**

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

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# Certification For Professional Repossession Agents

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

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

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

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

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

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

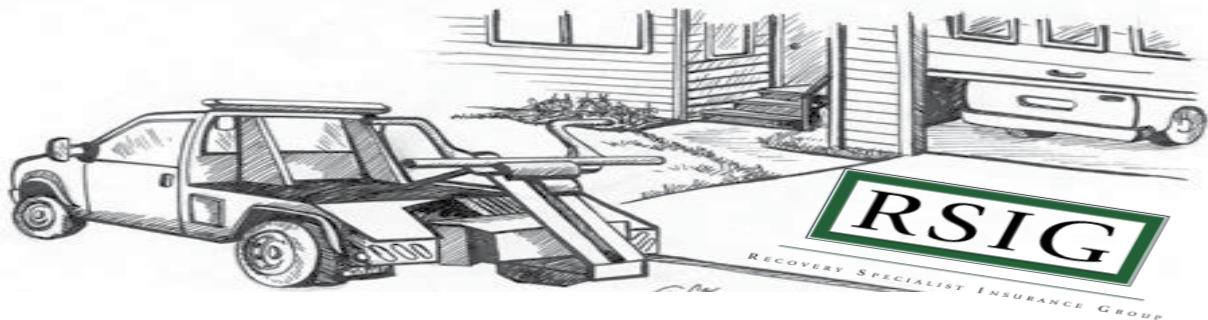
The arguments in favor of such a certification program are that they would improve quality for users of repossession services and reduce risk making insurance coverage more available and enhance the prestige and legitimacy of the repossession field.

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



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