

Professional

# REPO SSESSOR™

A Magazine for the Professional Recovery Industry

**FEBRUARY 26 A DAY FOR FALLEN REPOSSESSORS**



See Page 18 for complete story!





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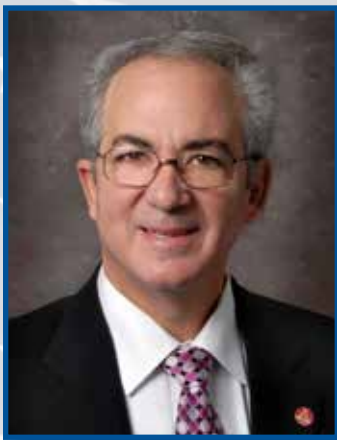
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**George Badeen**  
*President, AFA*

# *A Message from the Allied Finance Adjusters President*

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



As spring has now arrived, we find storms and strong rain causing problem for many in business today. With tax season we have seen some slow down for our industry, however the rise in overall delinquencies have kept most operating at a good pace. With the recent stock market roller coaster we have seen, makes some business owners pause to regroup. Our industry has seen reports that the second quarter should continue to stay strong. Recently a report in CURepossessor.com said that this year will continue to be strong for the Repossession Industry. Many in our industry have seen a substantial increase in the cost of insurance. Carriers claim this is mostly caused by claims on the actual tow trucks. This increase will need to be passed back to the clients. Today's cost continues to climb and adjustment must be made if we are going to remain in business.

Allied, ARA, and Eagle XX have been collaborating on the establishment of definitions for the Recovery Industry. Although a slow process, we have received a lot of inquiries to this effort. We have listed some of these on CURepossessor. The committee will have more coming very soon.

Trade show season is upon us and the Allied executive committee recently attended the National Credit Union Collectors Conference in Las Vegas. There were many Credit Unions that were present. We passed out a lot of the 2025 Member Directories along with Eagle Group XX and answered a lot of questions to many of the participants. Allied will have a booth for recruiting at NARS this year and I hope to see old friends and colleagues. If you are interested in becoming a member look us up at the conference for a special offer. Allied/RSIG convention will be in Charlotte/Concord, NC. June 17-20, 2025. This educational seminar will include speakers, vendors, clients, a lot of networking, food, and awards. The hotel has a golf course and is located near the Charlotte Motor Speedway race track. The awards dinner and auction to raise money for the RABF is always a good time. Please visit the website at REPO2025.com for more information and to register for this fun and educational event. Be Safe Out There!

## *Allied Finance Adjusters Mission Statement is as follows:*

Allied Finance Adjusters Conference Inc. is a not-for-profit national trade association made up of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members and those associated with the finance industry regarding innovations, changes and improvements that effect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.



## Allied Executive Committee 2025

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# Recovery Industry Standards Definitions

January 31, 2025, by American Recovery Association, Allied Finance Adjusters, Eagle Group XX

## Purpose

It is the purpose of this industry endeavor to create accepted standards and practices to eliminate unfair and non-compliant practices by lenders, forwarding entities, repossession agencies and repossession agents; to insure that those lenders, forwarding entities, repossession agencies and repossession agents who refrain from using unfair and non-compliant practices are not competitively disadvantaged; and to promote consistent industry standards and practices to protect consumers against abusive, unfair and non-compliant actions.

## Definitions

- Consumer means an individual who obtains (or has obtained) a financial product or service from a lender primarily for personal, family, or household purposes, and for which non-realty property has been pledged as collateral for the consumer's performance of financial obligations therein.
- Creditor/Lender means a financial institution, credit union, or other entity that extends credit to a consumer and holds a security interest in property pledged as collateral for the consumer's performance of the financial obligations therein. The creditor/lender is responsible for maintaining its right to repossess collateral by self-help from the time of declaring a default on the financial obligation up to and throughout the process of self-help repossession by its retained Repossession Agency.
- Repossession Agency: A business entity specializing in recovering collateral on behalf of creditors/lenders by self-help repossession. The agency is responsible for ensuring its compliance with federal, state, and local regulations while conducting repossession activities and should be vetted by one of the industry's recognized national organizations' objective and reasonable criteria for those compliance obligations.

*Continued on page 6*

# RECOVERY INDUSTRY STANDARDS DEFINITIONS



## Joint Announcement

- **Repossession Agent:** An individual employed by a repossession agency who is trained and authorized to recover secured collateral by self-help repossession in accordance with applicable laws and industry standards. Agents must be licensed, where required, and adhere to annual continuing education, strict ethical and procedural guidelines and must be certified by a nationally recognized Professional Repossession Training Program.
- **Self-Help Repossession:** The act of recovering, without action in the court system, collateral sold or leased on credit after the creditor/lender declares a default on the loan or lease. The act must meet the requirements of applicable statutes, rules and regulations and must be accomplished without a “breach of peace” (as that term is defined in applicable state law). The act begins when the Repossession Agent makes a physical attempt to take possession of the collateral and is complete when (i) the Repossession Agent gains control of the collateral by making physical entry into the collateral, moves the entire item of collateral, or connects the collateral to a towing apparatus, or (ii) abandons the attempt to recover the collateral. To the extent this definition conflicts with applicable law, that law controls.
- **Involuntary Repossession:** The recovery of collateral by self-help means in compliance with federal, state and local laws by a Repossession Agency and which is not a “Voluntary Repossession”.
- **Voluntary Repossession:** The recovery of collateral by self-help means, upon the surrender of the collateral by the consumer, which recovery is in compliance with federal, state, and local laws by a Repossession Agency, and when: (1) the consumer’s accurate contact information is provided; (2) contact with the consumer is authorized for the purpose of arranging an appointment for obtaining possession of the collateral; (3) the consumer accurately confirms the condition of the collateral in order for the Repossession Agency to prepare to take possession of the collateral; and (4) the consumer is cooperative and not cause for delay, has removed all personal effects from the collateral prior to the time of repossession, and provides keys or other items necessary for operation of collateral at the time of repossession.
- **Impound Repossession** means when collateral is recovered by a Repossession Agency from a third-party facility, such as a tow yard or government impound lot, where the collateral has been held for legal or regulatory reasons unrelated to the repossession process. Impound Repossessions often arise when a vehicle is towed for parking violations, accidents or other traffic infractions.





## The End of an Era at CALR

### *Michael Farhood Succeeds Marcelle Egley, Continuing Legacy of Excellence*

On Wednesday, February 12, 2025, a historic change in leadership was announced for the California Association of Licensed Repossessors (CALR), the oldest state reposessor association in the nation. Founded in 1961, CALR has been a pivotal organization in the industry, with a rich legacy of leadership.

Notably, the Egley family has left an indelible mark on CALR. Richard Egley, CALR's founder, served as President and set a benchmark for leadership. Following in his footsteps, his daughter, Marcelle Egley, took the helm as President, where she has steered the association for over a decade, contributing significantly to its growth and reputation.

Today signifies the close of a remarkable chapter in the history of the California Association of Licensed Repossessors (CALR), as Marcelle Egley, a pivotal figure who has led with distinction for over a decade, steps down from her role as President. This transition marks not just the end of an era but also the dawn of a new leadership, with the torch now symbolically passed to another stalwart of the association.

This change heralds the continuation of CALR's legacy as the first and oldest state reposessor association in the nation, ensuring that the tradition of excellence and dedicated service to California's repossession community persists under new stewardship.

#### **A SPECIAL THANK YOU**

I'm grateful to have served as CALR's President for eleven years. Our team has accomplished a lot during this time. It's nearly impossible to get legislation passed in California. Because other states almost always follow California Law, CALR's presence on the hill is critical.

AB2501 - CALR beat this 2-year repossession moratorium single-handedly in June 2020. COVID was rough and we are ready to re-build. Fun Fact: The recent Bird-Flu pandemic would have shut us down if AB2501 would have passed. AB2501 stated for any declared pandemic, we cannot repossess.

I will continue to serve on the board as the immediate past president. CALR's home office will continue to be maintained by Monty and myself. I'm honored to pass the torch to long-time CALR VP Michael Farhood.

Sincerely,

Marcelle Egley  
Past President,  
California Association of Licensed Repossessors



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

*Continued on page 9*

# Allied supports State Associations

If you need help to form a state association please contact our  
Second Vice President, Kayihan Seran at [secondvp@alliedfinaceadjusters.com](mailto:secondvp@alliedfinaceadjusters.com)

## 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)

**Michael Farhood - President**



## Carolina Finance Adjusters (CFA)

**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**



## Georgia Association of Licensed Repossessors

It is with great pleasure that we are able to announce the newly formed Georgia Association of Licensed Repossessors (GALR).

For information about becoming a member contact us at:

Phone: (888) 425-7324 Fax: (770) 234-6386 Email: [Office@GALR.org](mailto:Office@GALR.org)

**John Newbenewberry - President**



## Michigan Association of Repossession Agencies (MARA)

**Become a MARA Member Today! MICHARA.NET**

Contact us at Phone: (586) 288-3148 Email: [michassocrepo@gmail.com](mailto:michassocrepo@gmail.com).

**Brian Tolstedt - President**



## Oklahoma Association of Professional Repossessors

**Become a Member Today!**

Contact us at [lisa@alscotulsa.com](mailto:lisa@alscotulsa.com) or call 918-794-7714.

**Lisa Hancock - President**



## New York State Association

**Become a Member Today!**

Contact us at [midnighttowing@optonline.net](mailto:midnighttowing@optonline.net) or call 631-588-3093.

**Salvatore LoDico - 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)





# THE END OF AN ERA AT CALR!

## MEET CALR'S NEW PRESIDENT

My name is Michael Farhood, and I am humbled to serve as the President of CALR. I have always had the pleasure of supporting CALR in one way or another since my start in the business. I've attended every training session and haven't missed a CALR rodeo since 2003.

In 2010 I was nominated and served as a director with CALR and then in 2015 I was nominated for Vice President and acted in that capacity until I was recently voted in as President. During my tenure with CALR I have always supported the initiatives that CALR represented. One of the guiding idealisms has always been Support your local Repossession Agent and push for changes within the state that help keep our Agents safe and free to do the job we love.

I have worked tirelessly over the years with BSIS, ensuring the testing materials are up to date, that keep the best qualified Agents in the trucks. Born and raised in Los Angeles, I have had the pleasure of raising my family here and it has been a dream come true to own a business in this great state.

I have been through hard times in our industry, namely the economic crash in 2008 and the recent pandemic that shut down our entire industry. I am proud of what we have done, and I know there is much more we can do.

Technology and education are the way forward and I plan on exploring avenues that will get the latest information pushed to the frontlines as soon as possible. One thing that we need is support from all Agencies in this great state to continue to advance and move forward, setting the example for other states to follow.

CALR has been an integral part in the advancement of our industry, and we intend to continue showing others what right looks like. What happens in CA tends to roll to the other 49 states.

So, we have a lot of work to do and the only way this happens is support from our industry and our peers. I am proud to serve in the position of President of CALR and look forward speaking with everyone and my phone is always on for a quick chat.

Sincerely,

Michael Farhood  
President  
California Association of Licensed Repossessors

California Association of Licensed Repossessors  
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San Diego, CA 92137-1368  
Phone (619) 265-0525 / Fax: (619) 265-8659  
Email: [info@calr.org](mailto:info@calr.org)

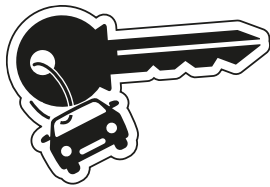


*Michael Farhood  
President*



## ARTICLES WANTED

**Locksmith  
Corner**



Tips for people and best practices in our industry!

Billie Jo Stoddard  
Royal Key Supply  
Phone: (817)779-4758  
Email: [billiejo@royalkeysupply.com](mailto:billiejo@royalkeysupply.com)  
1222 W Corporate Drive, Ste. E  
Arlington, TX 76006  
[www.royalkeysupply.com](http://www.royalkeysupply.com)



*Repossessors face significant administrative hurdles when it comes to cutting and programming keys, which involves multiple layers of costs and logistical challenges. Below, we outline the major cost factors associated with this process.*

### Key and Programming Costs

- *Cost of the Key* – The price of the key itself varies widely depending on the vehicle make and model. If aftermarket keys are unavailable, OEM keys can be significantly more expensive. For example, some newer Hyundai and Kia keys have been on backorder for months and purchasing them from the secondary market can be significantly more expensive.
- *OEM Software Per VIN* – Many OEMs charge a per-VIN fee for access to software required to program the key.
- *Annual OEM Software Subscriptions* – Subscription fees for OEM software can be substantial and vary depending on the number of brands covered.
- *Programming Machine Annual Subscriptions* – Key programming machines often require annual subscription fees to maintain compatibility with the latest vehicle models.
- *Per VIN Tokens from Some Programmers* – Some programming devices require tokens for each VIN programmed, adding to the per-vehicle cost.
- *Time to Program* – Programming a key for certain vehicles can take up to two hours due to the complex security measures manufacturers have implemented. For example, some newer Chevrolet models feature advanced immobilizer systems that require extensive programming procedures. These vehicles often have built-in security delays, such as mandatory wait times before the system allows programming to proceed. Additionally, the process may involve multiple steps, including retrieving and entering security codes, synchronizing the new key with the vehicle's electronic control module (ECM), and ensuring proper communication between the transponder and the vehicle's immobilizer. This extended programming time increases labor costs and can delay the repossession process, adding to the logistical challenges faced by locksmiths and Repossessors.



# THE ADMINISTRATIVE CHALLENGES OF BREAKING DOWN KEY COSTS FOR REPOSSESSORS

- *Cost of Key Cutting Machines* – The expense of purchasing and maintaining key-cutting machines is another essential investment.
- *Cost of Programmings* – Devices used to program transponders, remotes and proximity keys are costly and must be periodically updated.

## Industry-Specific Fees

- *Key Codes from NASTF* – The National Automotive Service Task Force (NASTF) provides key codes for a fee, necessary for certain vehicle brands.
- *Annual Fee to NASTF* – To access key codes and security information, an annual membership fee is required.
- *PIN Codes from NASTF* – Some vehicles require additional PIN codes, which involve separate fees.
- *Per VIN Fees to Wytech for Newer Mopar Vehicles* – Newer Mopar vehicles require special authentication, increasing the per-vehicle cost.

## Logistical and Operational Costs

- *Overnight Shipping Charges* – In cases where keys must be procured urgently, shipping fees can be high.
- *Cost of Labor for an In-House Locksmith* – Employing a locksmith involves wages, benefits, and training costs.
- *Cost of an Admin Employee to Break Down Costs* – An administrative employee is needed to track, document, and allocate these costs accurately.
- *Cost to Obtain Special Order Keys* – In cases where a key must be ordered, Repossessors may need to drive to pick it up or pay a third-party to procure it.
- *Test Keys Before Cutting the Original* – To avoid expensive mistakes, test keys are often used to verify the correct key code before cutting the original key.
- *Calling Dealerships to Verify OEM Part Numbers* – Miscommunication on key part numbers can lead to wasted keys that cannot be reused, necessitating extra verification efforts. Many vehicles have multiple options that look identical by button and FCC ID but the boards inside differ.
- *Inventory Management* - Managing a key inventory incurs costs to ensure the reposessor has the correct keys available for cutting and programming vehicles promptly for the lender.
- *D1 Forms* - NASTF requires D1 forms to be uploaded to their system for each code requested, a process that can be time-consuming.
- *Training Costs* – Ensuring employees remain up to date with the latest programming techniques and security requirements requires ongoing investment in training. Over the past year, the automotive locksmith industry has faced the addition of new security parameters to modern keys, necessitating updated programmers and further training.

*Continued on page 12*

## ***THE ADMINISTRATIVE CHALLENGES OF BREAKING DOWN KEY COSTS FOR REPOSSESSORS***

The process of cutting and programming a key for a repossessed vehicle is far from straightforward. Beyond the physical key itself, numerous fees, subscriptions, logistical considerations, and administrative efforts drive up costs.

Breaking down the cost of each individual key would place a significant burden on Repossessors, who are already struggling with limited staff and heavy workloads. This process requires meticulous tracking of various expenses, including key procurement, programming, software subscriptions, and administrative labor. Given their already demanding responsibilities, Repossessors may not have the time or resources to conduct detailed cost analyses for every key, making it an added challenge that could slow down operations and impact overall efficiency.

# ***REPO2025 - JUNE 17-20, 2025***

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## *Charges finally filed on borrower after three months.*

Warrensburg, MO – March 1, 2025 - In a frantic turn of events, a Warrensburg man is now a wanted fugitive after allegedly turning a routine repossession into a demolition derby, crashing into a tow truck not once, but twice! While successful in escaping the grips of the tow truck, after a three-month investigation, an arrest warrant has finally been issued for the desperate 28-year-old.

According to a probable cause statement from the Warrensburg Police Department, the drama unfolded around 10:10 am on November 13 of 2024, when emergency crews raced to Warren and Young St. following reports of a vehicle theft.

According to Investigators, two repossession agents in two tow trucks had rolled up earlier that morning to repossess a vehicle. Finding 28-year-old Zachery S. Stewart still behind the wheel. When they confronted him, he hit the gas and peeled out. Undeterred, the unnamed Repossessors tracked the car down parked nearby and boxed it in with their trucks.

Trapped but desperate, Stewart wasn't giving up without a fight. As one repo agent stepped out of his tow truck, Stewart allegedly threw his vehicle into reverse. Leaping back into his truck, the agent managed to avoid being hit.

Moments later, when the repo man got out of his truck again, police say Stewart shifted into reverse again, nearly clipping the driver before smashing the truck a second time. The result? Major damage to the tow truck and Stewart managing to escape.

Now, after three months, Johnson County, Missouri, Circuit Court records filed on Tuesday, February 25th, 2025, reveal that Stewart has been slapped with charges of assault and property damages that could lock him up for 11 years and hit him with a \$20,000 fine if convicted.

The next day, a warrant for Stewart's arrest was issued with a \$5,000 bond attached. As of Friday, the 28th, he's still on the loose. No further details have been released.

## *"Crash Course in Chaos: Fugitive Flees After Tow Truck Takedown"*





On March 7, 2025, we received clarification from the Texas Comptroller of Public Accounts regarding their rulings on sales tax applicability to debt collection services, specifically repossession and related fees. These rulings, which follow **continual issues and ongoing ambiguity** surrounding the tax treatment of these services, have the potential to significantly impact the financial bottom line of all entities providing or utilizing such services within the state of Texas.

March 10, 2025

Dear Members and Clients,

We are writing to you today to share important information regarding the Texas Comptroller of Public Accounts' recent clarification on the sales tax treatment of debt collection services. This information may impact your business operations, particularly if you utilize or provide debt collection services.

On March 7, 2025, we received a response from the Texas Comptroller of Public Accounts, in the form of a general information letter, addressing our inquiry about sales tax on debt collection services and associated expenses.

#### Key Takeaways from the Comptroller's Response:

- **Debt collection services are subject to Texas sales tax.** This includes services such as collecting overdue accounts, repossessing property, and managing debt recovery.
- **Sales tax applies to the entire charge for debt collection services.** This includes any costs incurred during the process, such as impoundment or motor vehicle storage fees.
- **Reimbursable costs, like impoundment or storage fees, are also subject to sales tax.** When these costs are passed on to the client, the total charge must include sales tax on both the debt collection service and the reimbursable costs.
- **The sales tax on impoundment and storage fees is separate from the tax on debt collection services.** Therefore, it is not considered double taxation.

**In essence, the Comptroller has clarified that all aspects of debt collection services, including any related expenses, are subject to sales tax.**

#### What This Means for You:

- If you provide debt collection services, ensure that you are collecting and remitting sales tax on the total charge, including any reimbursable expenses.
- If you utilize debt collection services, be aware that you will be charged sales tax on the total service fee, including any related costs.

# ***TEXASARP: THE CONTINUED SALES TAX BURDEN ON REPOSSESSIONS AFTER COMPTROLLER'S DECISION***

## **Further Information:**

The Comptroller referenced the following resources for additional information:

- Publication 94-107, Debt Collection Services
- Sales Tax Rule 3.354, Debt Collection Services
- Rule 3.315(b), Motor Vehicle Parking and Storage
- Texas Taxes webpage ([comptroller.texas.gov/taxes/](http://comptroller.texas.gov/taxes/))

We encourage you to review these resources and consult with a tax professional if you have any questions or concerns.

We are committed to keeping you informed of important regulatory updates that may affect your business. If you have any questions about this information, please do not hesitate to contact us.

Sincerely,

**TexasARP**

## **Texas Accredited Repossession Professionals (TexasARP)**

TexasARP is an organization comprised of collateral recovery agency owners/employees in Texas and nationwide. Our goal is to educate our members, financial institutions and law enforcement with regard to business requirements and ordinances set forth by the cities and counties in the state of Texas. The purpose of the association is to strengthen understanding between recovery agency owners, law enforcement, financial institutions, regulatory agencies and the consumer. TexasARP will provide continuing education to our members, financial institutions and law enforcement officials. Education platforms will focus in the fields of professionalism, business principles, public relations and innovations in the industry.

## **Many of our goals include:**

- TexasARP Acknowledgment by the Texas Department of Licensing and Regulation (TDLR).
- Having a TexasARP representative on the TDLR board.
- Assisting the TDLR to develop a license category specifically for repossession agency business owners.
- Educating law enforcement throughout the state on the current laws regarding repossessions.
- Educating our clients of the requirements in the state of Texas to conduct business as a repossession agency.
- Educate Texas recovery agencies on the TDLR- License, Finance Code - Sales Tax and Franchise Tax Reports.
- To be a one stop shop for the clients to validate our members accreditations.
- Implementing legislation to balance all the laws and policies in each of the counties in Texas to be universal statewide.

We look forward to working with each of you and if there are additional items you would like to see accomplished, discussed or tackled please let me know! Your opinion is valued.

If you have any questions or comments please contact us. We would love to hear from you!

**Texas Accredited Repossession Professionals (TexasARP) | 9203 Hwy 6 South #124 | Houston , TX, USA 77083**

## “CHARMING” THE SECRET WORD OF LEADERSHIP

I continue to hear the same statement again and again, “*Employees are so hard to find and even harder to keep.*”

Have you ever stopped to consider the “*WHY*” of that statement or searched for the “*ROOT CAUSE*” of this industry phenomenon?

So, what type of skills must an agency owner or manager possess to find good employees and display the required leadership skills to retain them?

In the employment market of the recovery industry today to be a leader a person must attract and captivate others with their words, actions, and demeanor. This type of agency owner or manager will be the type of leader who will create a positive atmosphere through their warmth, friendliness, and confidence. This type of leader will show a genuine interest in others and build rapport by focusing all their attention on others in social situations.

These endearing qualities displayed by leaders will make others feel better about themselves. Through this action and demeanor, agency owners and managers create a deep and lasting connection to their employees and business associates through their curiosity. They want to learn about people and engage them in conversations. These types of leaders are more approachable and interested in their subordinates. **That “connection” is what makes people want to be around them and stay on with their respective recovery agencies.**

Based on my fifty plus years in the asset recovery industry here's my conclusion. **Great leaders are “CHARMING”.**

The Merriam- Webster Dictionary defines CHARMING as “extremely pleasing or delightful”

I would go a little farther and state that the qualities of “charm” sound a lot like what the best leaders seek to be and do. While not every leader needs to be charming to be successful, making others the focal point of interaction creates the goodwill that binds relationships. Leaders who captivate others by focusing on them create the followership necessary to achieve extraordinary results in finding and keeping good employees.

Many leaders in the “Rough and Tough” recovery industry frown at the idea of being charming as a reflection of quality leadership. Reasonably so. They often view charm as guile or false warmth. Or they see charm as woven into the fabric of charisma, an idea that has worn out its welcome as an ingredient in effective leadership.

This resistance may also be a result of the checkered history of the concept. A century ago, charm schools were chartered throughout the world to teach the secrets of social grace, etiquette, decorum, poise, and personal grooming to privileged young people. Charm was taught to get ahead socially or to find a wealthy mate, not as a pathway to leadership success.

Yet, it is important to note that the idea of charm came of age before leaders and organizations gave up command-and-control leadership for more inclusive and empowering styles. We may be left with a bad taste about the role of charm in leadership, but the fact remains that much of what it means to be charming is what leaders strive for to create cohesive relationships and teams.

Perhaps it is time for owners and managers of asset recovery agencies to revisit the role of charm as it relates to leadership. We often think of leaders as people with a presence and gravitas worthy of our notice. In contrast, a charming leader is one who notices you.

Maybe today's leaders in the asset recovery industry need to be just a little more **charming**.

**Ron Brown MCE, IFCCE, CARS, MPRS, CFA  
Eagle Group XX/USA**





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# TODAY IS FALLEN AGENTS DAY – 2025

## Wednesday February 26th, 2025 A Day of Remembrance for the fallen and forgotten

Today marks the fifth year of our call for an industry-wide day of remembrance to honor murdered repossession agents. While 2024 saw fewer losses than the previous year, we are deeply saddened to have added three more names to the growing list of known Repossessors who have tragically lost their lives in the line of duty.

By tradition now, as when it lands on a workday, we observe Fallen Agents Day on February 26th which is an intended day dedicated for reflecting on and commemorate the far too many brave individuals who have made the ultimate sacrifice while serving their profession.

This year, we add to this dark list the following:

**Gregory Hostetler** - Owner of Greg's Towing & Recovery, Mt. Zion, IL – On the afternoon of May 13th, 2024, Gregory was shot dead during an altercation with an apparent borrower at his lot.

**Steven Hughes** – Agent, Carolina Tow and Recovery, Columbia, SC – On June 12th of 2024, Steven was murdered by the brother of the borrower.

**Khyré Grier** – Agent, Charlotte, NC – Early in the morning on September 26, 2024, Khyre' was murdered during a repossession while he girlfriend was on the phone.

In addition, we have located a photo and grave of Twenty-five-year-old **Edwin Joe Campbell** a collector and skip tracer for the Pacific Finance Company who was ruthlessly murdered in New Years Day of 1952,

### Why This Date?

This date was chosen was chosen to commemorate that deadly night in 1994 that Houston repossession agent **Tommy Deen Morris was murdered on a double assigned repossession** account. Tragically, the police and DA refused to press charges.

*Please join us in observing Fallen Agents Day on Wednesday, February 26th.*

This year, “**Fallen Agents Day**”, as it has become known, marks the 31st anniversary of this miscarriage of justice.

Since the earliest days of the repo industry, these tragedies were swept under the rug and forgotten. But for every agent killed, there were families and friends whose wounds never healed. Lives destroyed over a stupid car. And with the names of the three more men added to this dark roll, it is more appropriate than ever that we show our love and support for the families, agencies and coworkers of these men both past and present.

With that in mind, we are again requesting that all those who wish to show their unity in honoring those murdered in the line of duty by the wearing of black arm bands in their memory.

*You will be Missed!*



# TODAY IS FALLEN AGENTS DAY – 2025

## Say A Name

As an alternate form of remembrance, it was suggested by one agency owner, that we adopt a practice employed by a group known as “**Wreaths Across America.**” It is their practice that as they lay a wreath on the grave stones of fallen veterans that they also say their name out loud. By doing so, that person is not forgotten.

Even without the availability of wreaths or graves to lay them on, we can still employ this tradition in our own ways. Be it writing the name of a fallen agent on a whiteboard for the day, lighting a candle and saying their name or sharing their name and any details felt worthy of sharing on a bulletin to staff can ensure that the memories of duty and sacrifice that each of these men have suffered is never forgotten.

Below is a list of the names that I have located and links to their stories. Those not linked occurred before the internet era and can be found in my book, **Repo Blood**;

Ablon, Alvin S. - Barber, Floyd “Rich” – Beckham, Antonio - Blackwell,  
Robert C. - Britt, Lonnie - Campbell, Edwin Joe – Carlin, Cody - Clark, Clarence E. - Clark,  
Ronald D.- Click, Jayson - Connor, Troy - Garcia, Edward S.- Grier, Khyre’ - Hodges,  
William - Hostetler, Gregory – Hughes, Steven - Humphries, Elwood – Jacobson, Jack -  
Johnson, Allan – Jones, Jesse – LaPrairie, Blaine - Lawson, Steve - Lewandowski, Tom -  
Lowe, Jeffrey –David, Manno - Michael, Martin Curtis - McCracken,  
Gary - McGuigan, William - Medqueaux, Jorie Thos. - Miller, Terry - Montero,  
Junior Jordan - Morgan, Steve - Morris, Tommy Deen - Nielsen, Tim - Passingham,  
Frank - Peters, John Henry - Pierce, Kevin Sr. - Purple, Will S. - Reardon, Bernard - Ridder,  
Mark Brian - Rivera, Wilfred - Robins, Jeffery Scott - Rose, Allen - Russell, Brandon –  
Russell, Graylon - Russell, William Elmer - Sharp, William Paul - Showell, Todd - Sutton,  
Gary Lee - Tallon, Rick - Thomas, Brandon - Thompson, Allen – Visee,  
Gregory Allen (A.k.a. Kegger), Wainwright, Buster - Wright, Brendon Keith

Once again, if I missed anyone, I apologize.  
Please let me know so that I may make a proper  
accounting of them in the roll of the fallen.

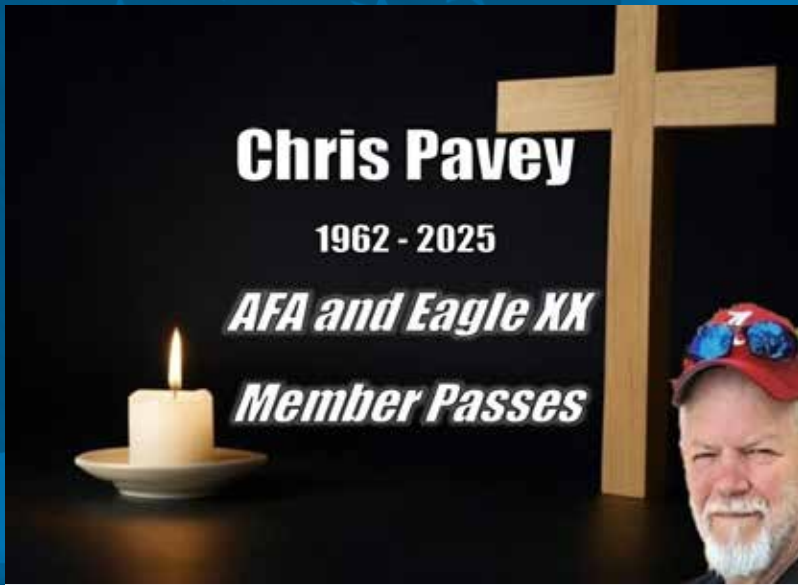
Thank you,



Kevin Armstrong  
editor@cucollector.com







## In Memoriam: Chris Laurice Pavey – A Respected Leader in the Repossession Industry

It is with a heavy heart that the repossession industry mourns the loss of AFA and Eagle XX member, Chris Laurice Pavey. Chris passed away on March 12, 2025, at the age of 62 at Sacred Heart Hospital in Pensacola, Florida. Chris dedicated his career in the collateral recovery profession as the owner of Grace Recovery Services, LLC, in Brewton, Alabama. His contributions left an indelible mark on the industry, blending professionalism, integrity, and a commitment to excellence.

Born on August 16, 1962, in Richmond, Virginia. Chris founded Grace Recovery Services in 2009, building it into a respected agency serving southwest Alabama and West Virginia. Under his leadership, Grace Recovery grew and earned a reputation for reliability among lenders and clients and reflected Chris's dedication to industry standards.

A proud member of Eagle Group XX, Chris exemplified the high standards and camaraderie that defined his career. In 2016, he brought Grace Recovery Services into the Allied Finance Adjusters fold, further aligning his business with the industry's oldest national trade association and reinforcing his commitment to ethical practices. Grace Recovery Services is co-owned by his daughter Krisanna Watts.

Beyond his professional achievements, Chris was a man of deep faith and family values, survived by his wife of 20 years, Celeste, six children, eleven grandchildren, his mother Carol, and five siblings. His legacy in the industry is matched by the personal impact he made on those around him, blending a firm belief in Jesus Christ with a passion for serving others—whether through recovering assets or supporting his community.

The repossession community extends its heartfelt condolences to the Pavey family and gratitude to Vitas Hospice Care, First Presbyterian Church, and others who supported Chris in his final days.

In lieu of flowers, the family requests donations to Paws Crossed in Brewton, Alabama, a cause close to Chris's heart. Memorial services will be announced at a later date by Williams Memorial Chapel Funeral Home.



*Chris Pavey*  
1962 – 2025



## The Man, A Myth and A Legend

Mike Howk, JD with Recovery Specialist Insurance Group, steps into retirement with a sincere love of the industry he served for over 40 years and with gratitude for the opportunities afforded to him over the decades and the relationships he built along the way.

Mike, who is originally from upstate New York, served four years in military intelligence (which he often joked was a contradiction in terms) 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 was involved in the development and implementation of the first insurance policy specifically designed for repossession companies. Based on his work and research, he developed extensive educational programs. He taught certification courses for recovery specialists nationwide. He worked closely with the States of Louisiana and Illinois during the implementation of their new self-help repossession laws.



Mike at the GALR Conference in 2024

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

Aside from his vast experience and knowledge about repossession laws and case law, Mike is known throughout the industry for his passionate stance of encouraging education over legislation, his uncanny ability to find repossession case law relating to the repossession of yellow Camaros, gifter of the Mike Howk homemade "Winner, Winner 3 Piece Chicken Dinner" when questions were answered correctly at in person certification courses and industry events and at one time life on a Tennessee farm complete with goats and llamas.



While he has given up the goats and llamas in recent years and made the move from Tennessee to Ohio, he looks forward to traveling abroad with his wife Tori and spending more time with his step daughter and granddaughter in retirement.

We wish Mike and his family all the best in his retirement years and sincerely thank them for their years of service to Recovery Specialist Insurance Group and the repossession industry.

### *Driven by Fate: Peggy Chapman's 40-Year Journey in the Repossession Industry*

In a field largely dominated by men, Peggy Chapman has spent over four decades carving out a name for herself in the repossession business. As the owner of Speedy Recovery, based in Las Vegas, Nevada, Peggy's journey into the industry wasn't exactly planned—but it was, as she puts it, "fate."

Peggy's career began working repossessions for GMAC, one of the giants in auto financing. Over time, her commitment and resilience led her to take the leap into ownership, founding Speedy Recovery, a company known for its professionalism and integrity in an often-misunderstood industry.

When asked what she finds most rewarding about her work, Peggy shared, "Being accepted by peers and clients. It's tough for women—even in this day and age—to still be accepted by some of your peers and clients and to be taken seriously." That acceptance, hard-won through decades of dedication, is what fuels her continued commitment to the business.

As a woman in a traditionally male-dominated field, Peggy has faced her share of challenges. "Being treated equally—even in this day and age—is a tough challenge," she said. But she's met those challenges head-on, with empathy, grit, and a strong sense of purpose.

Repossession is not a job for the faint of heart. It often places agents in emotionally charged situations, dealing with individuals and families going through financial hardship. For Peggy, the key is compassion. "You have a job to do," she said, "but you treat people with dignity and respect. Everyone has financial trouble in their lifetime, but you treat them as you would want to be treated."

Her support system, both personal and professional, has played a vital role. Peggy credits the Eagle Group 20 as being instrumental in helping her navigate industry challenges. "They're always there for me, and they give me great advice," she said. "Their motto of 'one for all and all for one' is big with me. I hold that to a high standard."

Among her proudest milestones, Peggy says becoming self-employed stands out the most. That step not only marked a major achievement but also symbolized her determination to create a space where leadership, ethics, and mutual respect define the work.

In discussing what it takes to succeed in repossession, Peggy was quick to name two essential skills: "Communication and multitasking. You have to be able to do several things at once, or you won't keep up in this industry." It's a business that moves fast, and the expectations are constantly shifting.

One of the most pressing issues Peggy sees today is managing client demands. "Clients all want something different," she explained, "and trying to keep up with what each one of them wants or needs is a task every day."



*Peggy Chapman*





# WOMEN IN THE REPO INDUSTRY

When asked what advice she would give to women considering a career in the repossession industry, Peggy laughed and said, “Run.” But with a more serious tone, she emphasized the importance of having a solid team. “It’s all about building a good team to have your back—at your office and out in the field. You need a strong support system.”

Balancing professional life with personal responsibilities is something Peggy knows well. As a business owner, mother, grandmother, and wife, she’s learned the art of prioritization. “You have to focus every day on different things. Focus at work on your work. You need a good team to help you when you’re at home so that they can take some of that work off your shoulders. And always make time for yourself—even if it’s just a few minutes alone. Whether you’re walking, reading, or praying, always have some self-care and put that first.”

With over 40 years of experience and wisdom, Peggy Chapman stands as a pillar in the repossession industry—not only for her longevity but for her authenticity, strength, and unwavering dedication to doing things the right way.



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+

**DO**

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+

**DO NOT**

use hand sanitizer, eat, drink, smoke, or use the bathroom.



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\*Illicit drug products include but are not limited to opioids, cocaine, cannabinoids, methamphetamines, heroin, and cathosones.  
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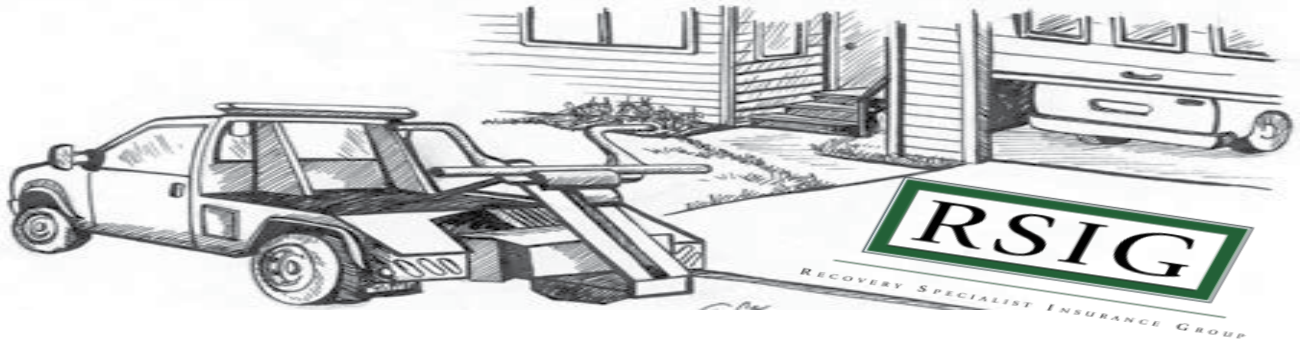
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# *What Can be Done to Mitigate Repo Confrontation and Risk in the Field?*

## **Members of the ASSET RECOVERY INDUSTRY...**

Every time we open our agency doors, every time we go into the field, every time we recover a vehicle there is a possibility of confrontation and violence. We can never eradicate it so the question becomes, “What can we do to mitigate this possibility”?

**EAGLE GROUP XX** has developed a safety program with three protocols using the acronym **ACT**.

**A**wareness

**C**autious

**T**raining

**AWARENESS** isn't just for extreme situations. It's for the moments you never see coming—the quick exchange that escalates, the subtle threat that turns serious, the everyday encounter that could change your life forever.

**CAUTION** is the key for proceeding in those situations that just don't feel right. Trust your gut! Experience and professionalism are the factors that create those feelings that something just isn't right. Listen to your feelings... they can save your life.

**TRAINING** is a key factor in your safety and in the Eagle Group we believe safety starts with training and preparation. Our **FACT**, **SECT**, and **SACADET** Training modules are designed for everyday field and office situations by professional men and women of the recovery industry who **“HAVE BEEN THERE”**.

These three training modules are provided to any member of the asset recovery industry at **no cost** so that no matter what this industry throws your way, you'll be ready.

**Picture this:** You're hooking up to a vehicle in an apartment complex parking lot, or perhaps in the consumer's driveway and someone approaches, their intentions unclear.

Do you feel prepared? Do you know what to say if they ask what you are doing? Do you know how to respond if they are the consumer, a neighbor, or apartment security? Do you know how to de-escalate a confrontation if one occurs?

Or do you freeze... unsure of what to do next?

Situations like this are not rare...they occur in a recovery agent's life every day.

This is the reason **Eagle Group XX** created the **FACT** (Field Agent Compliance Training), **SECT** (Support Employee Compliance Training), and **SACADET** (Situational Awareness, Confrontational Avoidance and De-Escalation Techniques) Training modules.

# WHAT CAN BE DONE TO MITIGATE REPO CONFRONTATION AND RISK IN THE FIELD?

By completing these free training modules here's what you'll learn:

- **Simple, Effective and Compliant Response Tactics:** Compliance techniques and proper responses that you can master quickly.
- **Situational Awareness:** How to spot threats before they happen.
- **Confidence Under Pressure:** The mindset to act decisively when it matters most.
- **De-Escalation Techniques:** avoid confrontations with proper training

Every section of these modules is grounded in real-world asset recovery scenarios, so you're not just learning...you're preparing for reality.

## DO NOT WAIT...

Because safety in the asset recovery industry isn't just about body armor or physical techniques...it's about knowing you're mentally prepared and ready, no matter the circumstances.

Don't let the everyday action catch you off guard. Take control of your safety and the safety of others. Handle recovery confrontations in a legally compliant and safe manner.

**Your first step toward recovery industry professionalism and safety starts here.**

Visit the Eagle Group web site, [www.eaglegroupxx.com](http://www.eaglegroupxx.com) or Contact Ron Brown, **Eagle Group XX/USA** Facilitator at [Rbrown@CSI-ARM.com](mailto:Rbrown@CSI-ARM.com) for instructions on how to receive these **FREE** training modules.

**PS:** Everyday recovery industry compliance and safety doesn't take extraordinary effort—just the right training. Join the members of the **EAGLE GROUP XX/USA** today and learn the **ACT** techniques that **ACTually** work.

**Ron Brown**  
Facilitator, Eagle Group XX/USA



**EAGLE GROUP XX**

# Member Directory

## Alabama

**Cleveland**  
**Estes Recovery, LLC**  
Nicholas Estes  
899 Low Water Bridge Rd., Cleveland, AL 35049  
205-602-1565

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

**Montgomery**  
**City Wide Investigators Inc.**  
Angela Hooper  
3825 Lower Wetumpka Rd., Montgomery, AL 36110  
334-263-5722

**Oxford**  
**Southern Finance Adjustors, Inc.**  
Andy Cowan  
101 Sherman Dr., Oxford, AL 36203  
256-831-4600

**Pelham**  
**Alabama Auto Adjusters Inc.**  
James W. Parker Jr.  
2164 Pelham Pkwy., Pelham, AL 35124  
205-733-0199

**Theodore**  
**TJ'S Recovery LLC**  
Thomas McCloskey  
5681 Katherine Hankins Drive, Theodore, AL 36582  
251-470-7111

## Alaska

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

## Arizona

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

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

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

**Tucson**  
**Automobile Recovery Services of Arizona, Inc.**  
Robert C. Bozarth  
6775 E. Littleton Rd., Tucson, AZ 85756  
520-747-0699

## Arizona

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

## Arkansas

**Cabot**  
**McMillin Recovery**  
Jamie McMillin  
1710 Hwy. 89E, Cabot, AR 72023  
501-286-7963

**Fort Smith**  
**Absolute Solutions, LLC**  
Josh Niles  
14904 Highway 71S, Fort Smith, AR 72916  
479-434-6700

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

## California

**El Monte**  
**Nations Recovery Service Inc.**  
Jason Reed  
1864 Penn Mar Ave. South, El Monte, CA 91733  
626-542-3115

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

**Granada Hills**  
**Motion Repossessors, Inc.**  
Michael Falk  
11024 Balboa Blvd. #182, Granada Hills, CA 91344  
818-780-3000

**Lakeside**  
**Lenders Recovery Service-CA**  
Chad Buchanan  
12485 Highway 67, Ste. 5, Lakeside, CA 92040  
619-638-8700

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

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

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

## California

**Modesto**  
**Four Star Recovery, Inc.**  
Cheryl Goodban  
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**North Highlands**  
**Solid Solutions 24/7, Inc.**  
Scott Fornaro  
6950 34th St. #230, North Highlands, CA 95660  
916-979-5046

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

## Colorado

**Commerce City**  
**Top Dawg Asset Recovery LLC**  
Ryan Grassmick  
P.O. Box 1271, Brighton, CO 80601  
720-301-3320

**Denver**  
**5280 Asset Recovery**  
Ashly Ataian  
1520 W 72nd St., Denver, CO 80221  
877-564-9466

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

**Pueblo**  
**Colorado Asset Recovery Specialists**  
Dorothy D. Carroll  
509 E. 11th St., Pueblo, CO 81001  
719-569-7248

## Connecticut

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**Collateral Recovery Services, LLC**  
Thomas Farace Jr.  
21 Ciro Rd. North, Branford, CT 6471  
203-315-9207

## Florida

**Fort Meyers**  
**Sun West Recovery, Inc.**  
Bryan Finn  
28053 Mitchell Ave., Punta Gorda, FL 33982  
941-637-0157

**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



# Member Directory

## Florida

### Jacksonville

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

### Miami

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

### Kissimmee

**B&P Auto Recovery Services**  
Janette Mojica  
1431 Simpson Rd. #45, Kissimmee, FL 34744  
407-851-3246

### Orlando

**Ketterle & Sons, Inc.**  
John Ketterle, Jr.  
340 Fairlane Ave., Orlando, FL 32809  
407-851-3953

### Punta Gorda

**Southwest Recovery, Inc.**  
Carolyn Alvarez  
3061 Cardiff St., Punta Gorda, FL 33983  
941-766-1300

### Sarasota

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

### Tavernier

**Target Recovery Inc.**  
Luz Maestre  
92425 Overseas Hwy 1, Tavernier, FL 33070  
305-633-1666

### Weeki Wachee

**Xtreme Towing & Recovery, LLC**  
Jeffery P Fletcher  
17184 Nicasio Jay Ave., Brooksville, FL 34614  
352-232-4717

## Georgia

### Albany

**GRB Towing**  
Austin 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

### Fort Oglethorpe

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

## Georgia

### Lithonia

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

### Loganville

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

## Hawaii

### Hilo

**BB Towing Asset Recovery LLC**  
Paul K. Keolaakalani  
888 Kalanianoale Ave., Hilo, HI 96720  
808-640-8510

## Idaho

### Blackfoot

**State Recovery**  
Davey Adams  
738 Hwy 39, Blackfoot, ID 83221  
208-785-6591

### Idaho Falls

**B/A Recovery Inc.**  
Jay Eaton  
2070 N. Woodruff, Idaho Falls, ID 83402  
208-524-5463

### Nampa

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

## Illinois

### Cary

**Assets Biz Corporation**  
Michael Terreault  
302 Cary Point Drive, Cary, IL 60013  
224-357-8823

### 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

### Hickory Hills

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

### Peoria

**Mega Services, Inc.**  
Casey Boulton  
140 W. Queenwood Rd., Morton, IL 61550  
309-266-8455

## Indiana

### Gary

**Elite Towing and Recovery Inc.**  
Kyle Vottero  
4520 Hayes St., Gary, IN 46408  
219-766-7376

### 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 IV  
305 S. Tibbs Ave., Indianapolis, IN 46241  
317-972-9651

### Indianapolis

**BP Final Notice Recovery**  
Brad Pierson  
2801 W. Morris St., Indianapolis, IN 46221  
317-786-8653

## Iowa

### Des Moines

**Trainwell Creditors Service**  
Ted Hansen  
1418 E. Madison, Des Moines, IA 50313  
515-264-9336

### Parkersburg

**Starlight Recovery & Investigations, LLC**  
James Bellows  
33617 6th St., Parkersburg, IA 50665  
319-404-5519

## Kansas

### Topeka

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

### Wichita

**Prairie Land Services**  
Troy Manzi  
135 N. Elizabeth St., Wichita, KS 67203  
316-219-2929

## Kentucky

### Lexington

**AA Repo dba Appalachian Auto Recovery**  
Jordan T. Charles  
351 United Court, Lexington, KY 40509  
859-455-8257

### Lexington

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

# Member Directory

## Kentucky

**Louisville**  
**River City Adjustments**  
Landon C. Corolla  
4107 Taylor Blvd., Louisville, KY 40215  
502-367-1115

## Louisiana

**Baton Rouge**  
**Bayou Recovery Service, LLC**  
Jeffery Sommers  
4190 Bowden Rd, Geisman, LA 70734  
225-293-4999

**Covington**  
**Centurion Auto Recovery**  
Nicholas Trist  
311 W. 21st Ave., Covington, LA 70433  
985-809-1847

**Loreauville**  
**Hazelwood Recovery & Investigations, LLC**  
Chad Hazelwood  
205 N. Main St., Loreauville, LA 70552  
337-944-6043

**New Orleans**  
**Guardian Services, LLC**  
Sidney Jerry McCann  
15 W. 23rd St., Kenner, LA 70062  
504-464-5778

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

**Slidell**  
**Spartan Recovery LLC**  
Frank Dimitri II  
110 Industrial Dr., Slidell, LA 70460  
985-445-1185

**Vidalia**  
**Elite Recovery LLC**  
James Walsworth  
5331 Hwy 84 W, Vidalia, LA 71373  
318-536-1698

## Maryland

**Baltimore**  
**Metro Investigation & Recovery Solutions Inc.**  
*dba Final Notice Recovery*  
Shane Foster  
11051 Pulaski Hwy., White Marsh, MD 21162  
410-344-1501

**Baltimore**  
**Platinum Towing and Recovery Inc.**  
Steven Anthony Copinger  
1120-D Old Eastern Ave., Baltimore, MD 21221  
443-600-9627

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

## Massachusetts

**Springfield**  
**Recovery Zone**  
Keith Burger  
235 Mill St., Springfield, MA 01108  
431-731-9663

## Michigan

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

**Dorr**  
**North Star Recovery LLC**  
Justin Nielsen  
4210 Park St, Dorrr, MI 49323  
616-681-7070

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

**Flint**  
**ER Recovery**  
Roxanne Harris  
1144 North Cornell, Flint, MI 48507  
810-245-2650

**Saginaw**  
**Best Recovery Services**  
Russ Eggers  
3689 Fashion Square Blvd., Saginaw, MI 48603  
989-792-8100

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

**Warren**  
**Tolmite Recoveries LLC**  
Brain Tolstedt  
22772 Groesbeck Hwy., Warren MI 48089  
586-288-3148

## Minnesota

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

## Missouri

**Springfield**  
**Alert Recovery Inc. (MO)**  
Walter Justice Jr.  
4363 W Calhoun Str Ste C, Springfield MO 65802  
800-643-8362

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

## Missouri

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

## Montana

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

## Nevada

**Las Vegas**  
**Speedy Recovery, Inc.**  
Peggy Chapman  
4517 Vandenburg Dr., North Las Vegas, NV 89081  
702-632-0700

**Las Vegas**  
**Recovery Network of Nevada Inc.**  
Jami Madden  
24 W. Mayflower Ave., North Las Vegas, NV 89030  
702-737-6626

## New Hampshire

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

**Salem**  
**New England Adjustment Bureau, Inc.**  
Steven Diantgikis  
89 Lowell Rd., Salem, NH 03079  
603-890-1160

## New Jersey

**Newark**  
**The Peak Service Corporation**  
Robert Stankovitch  
141 Lanza Ave., Garfield, NJ 07026  
856-786-7500

## New Mexico

**Albuquerque**  
**24/7 Recovery**  
Tony E. Romero  
2000 4th St NW, Albuquerque, NM 87102  
505-550-5551

## New York

**Bronx**  
**NYCR Industries Corp.**  
Norberto Rivera  
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### Brooklyn

#### *City Towing & Recovery*

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718-416-2000

### Brooklyn

#### *Tow Authority, Inc.*

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631-772-6224

### Copiague

#### *Checkmate Collateral Solutions*

Ralph Cahn  
4910 Merrick Rd, Unit 441 Massapequa Park, NY 11762  
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### Elmsford

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

Alexander Povella  
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914-631-9550

### Farmingdale

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

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

### Hicksville

#### *Express Results, Inc.*

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

### New Windsor

#### *Priority Recovery, Inc.*

Patrick F Macioce  
34 Walnut St., New Windsor, NY 12553  
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### New York City

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

Thomas Endrizzi  
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845-778-8697

### Rochester

#### *Advanced Recovery of New York Inc.*

Todd M O'Connor  
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### 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 Services Limited*

Dimitry E. Naemit  
27 West St., Spring Valley, NY 10977  
914-393-1685

## New York

### Syracuse

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

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

### Syosset

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

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50 Price Pkwy, Farmington, NY 11735  
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### West Babylon

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

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

## North Carolina

### Burlington

#### *Collateral Recovery Solutions, LLC*

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

### Charlotte

#### *123Recovery USA*

Kevin C. Corcoran  
624 Tyvola Rd. 103-108, Charlotte, NC 28217  
855-702-0900

### Raleigh

#### *Cardinal Recovery, Inc*

Leroy H Royer II  
2339 Timber Dr. Ste. 207, Garner, NC 27529  
919-398-4148

### Wilmington

#### *Atlantic Recovery, Inc.*

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910-471-2286

### Wilmington

#### *Cape Fear Recovery*

Robert Rosak  
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910-791-8200

## North Dakota

### Mandan

#### *US Recovery Services*

Darrell Parsons  
1016 17th Street NE.,Mandan, ND 58554  
701-255-0533



## Ohio

### Cincinnati

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

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

### Defiance

#### *Fisher Recovery Services*

Christopher A. Fisher  
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419-439-2225

### Garfield Heights

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

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

### N. Jackson

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

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

### North Royalton

#### *Monarch Recovery*

Angela Murdock  
8700 Akins Rd, #6, North Royalton, OH 44133  
440-237-1523

### Sheffield Village

#### *Iron City Recovery & Tow Inc.*

Jorge Rodriguez  
2150 Wedgewood Dr, Sheffield Village, OH 44054  
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### Toledo

#### *Professional Towing and Recovery LLC*

Matthew Freeman  
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## Oklahoma

### Oklahoma City

#### *Oklahoma Repossessors*

Chad Kohmescher  
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405-789-7376

### Oklahoma City

#### *Con Sec Investigations*

Ron L. Brown  
2519 NW 23rd St., Ste. 204, Oklahoma City, OK 73107  
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### Oklahoma City

#### *American Recovery Specialists Inc.*

Lisa Hancock  
701 Jet Dr., Midwest City, OK 73129  
405-843-7001 ext 101

### Tulsa

#### *ALSCO-Tulsa LLC*

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

## Pennsylvania

**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

**North Versailles,**  
**Interlink Recovery Services, LLC**  
Sean Tarr  
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**Philadelphia**  
**Collateral Adjustment Corp, Inc.**  
Christopher Wild  
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**Philadelphia**  
**MJ Repo Services, LLC**  
Michael Moore  
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**Pittsburgh**  
**Recovery America LLC**  
Richard John  
4540 New Texas Rd., Pittsburgh, PA 15239  
800-526-1219

## Puerto Rico

**Caguas**  
**Isla Repossessions & Collections, Inc.**  
Tomas Aponte Rodriguez  
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## South Carolina

**Charleston/Summerville**  
**1st Choice Recovery, LLC**  
Archie Bismaier  
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843-851-4377

**Columbia**  
**Midland Auto Recovery LLC**  
Dick Frame  
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## South Carolina

**North Charleston**  
**Affordable Towing and Recovery Inc.**  
Scott Chambers  
7124 Cross County Rd., North Charleston, SC 29418  
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## South Dakota

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**Dakota West, Inc.**  
Gary Sortland  
2325 Marlin Dr., Rapid City, SD 57703  
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**Sioux Falls**  
**Dakota Adjusters Inc.**  
James Day  
1425 E. 54th St. North, Sioux Falls, SD 57104  
605-338-7331

## Tennessee

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

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

**Troy**  
**Krietman Towing**  
Jackie Krietman  
4044 Killion Rd., Troy, TN 38260  
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## Texas

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

**Austin**  
**512 Adjusters Inc.**  
Katherine Jones  
9610 Brown Lane, Austin, TX 78754  
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**Balch Springs**  
**West Texas Auto Recovery, Inc.**  
Al Gonzalez  
11932 Crumpton Dr., Balch Springs, TX 75180  
972-288-2222

**Beaumont**  
**Elite Recovery Services**  
Richard Loden  
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## Texas

**Conroe**  
**I R Services**  
Stephanie Findley  
12828 Hwy 105 W, Conroe, TX 77304  
832-230-3813

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

**Houston**  
**Premier Adjusters Inc.**  
Kyle Webb  
1229 Buschong Street, Houston, TX 77039  
281-442-0800

**Rockdale**  
**Central Recovery Service LLC**  
Jason Tarver  
1112 S. FM 487, Rockdale, TX 76567  
512-446-0318

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

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

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

**Tyler**  
**Tow Source Inc.**  
Kim Tucker  
12872 Hwy 155 S. Bldg. 15, Tyler, TX 75703  
903-747-8157

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

**Whitney**  
**Elite Recovery Service**  
Richard Loden  
100 N Bosque, Whitney, TX 76692  
254-848-2200

## Utah

**Ogden**  
**Lost Recovery Inc.**  
Casey Snyder  
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801-622-7376

# Member Directory

## Virginia

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

## Washington

Spokane  
WIRB, Inc.  
Curtis Nelson  
1609 E. Holyoke, Spokane, WA 99217  
509-484-0464

## West Virginia

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

## Wisconsin

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

Mukwonago  
Ami Asset Management Inc.  
Barbara Birkley  
807 Swan Dr., Mukwonago WI 53149  
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