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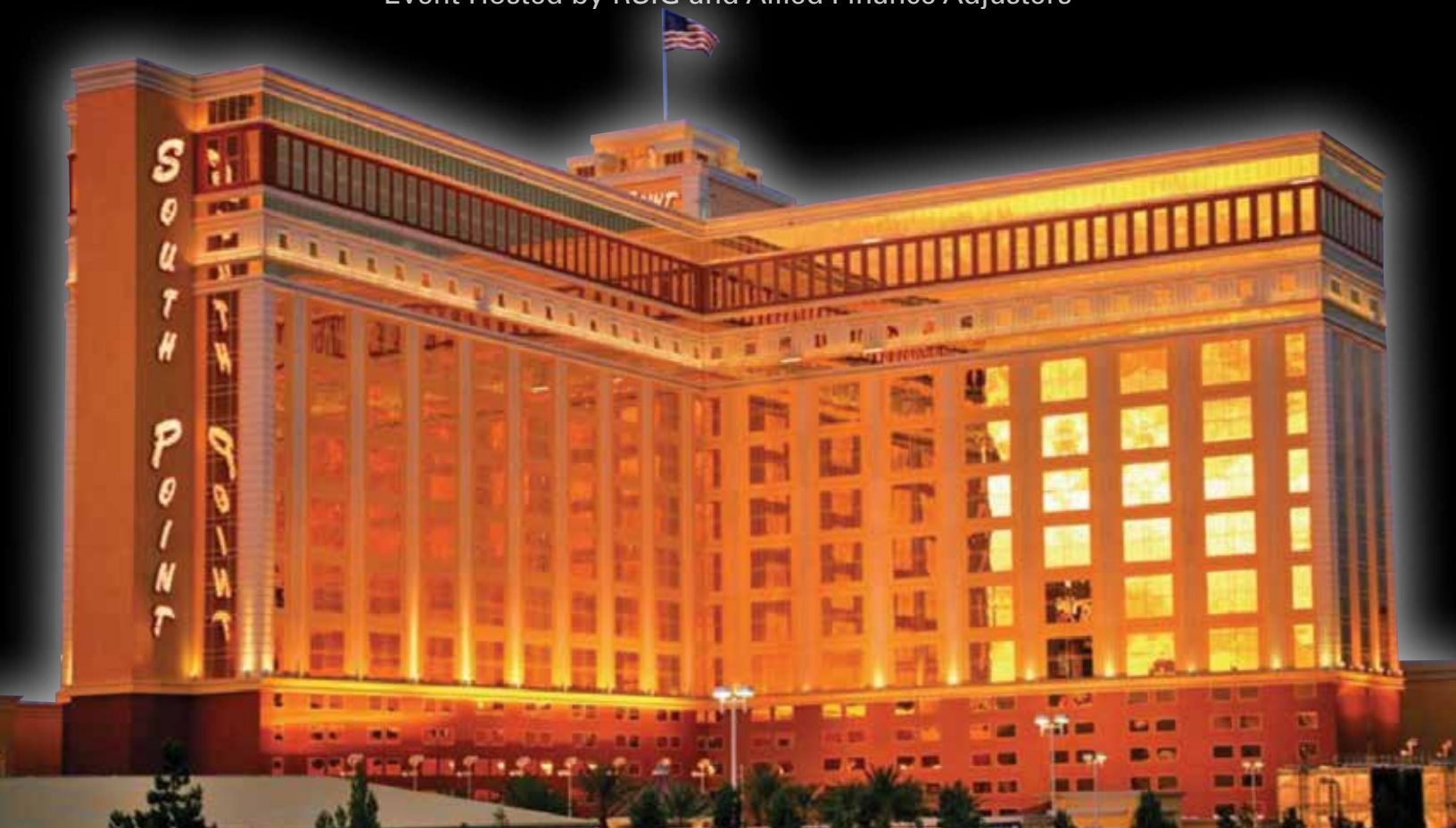
A Magazine for the Professional Recovery Industry

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**Wade S. Argo**  
*President, AFA*

# *A Letter from the Allied Finance Adjusters President*

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



Not since 1942, when World War II brought auto production and repossessions to a halt for three years has the repossession industry faced a crisis like the one we are in the progress of recovering from. Allied Finance Adjusters was there long before the war, and when the war ended, Allied Finance Adjusters has been there to help our members re-establish themselves in the postwar world. And now, as we crawl from the shadows of the COVID-19 Pandemic, Allied Finance Adjusters still stands strong and is steadfast in their support of the industry, their members as well as their employees. Allied is poised to take on today's challenges.

Over the past year and a half, we've seen a never-ending stream of legislation aimed at stopping self-help repossession, and all have fizzled into empty threats. In April 2021, California Congresswoman Maxine Waters introduced H.R. 2547, the "Comprehensive Debt Collection Improvement Act" which threatens to redefine repossessioners as debt collectors. Not surprising, this bill breezed through the Democrat controlled House in May of this year. While it has advanced to the Senate, as of this date it has not been brought to vote.

However, this is not the only such repossession industry focused legislation being proposed. "Squad" members Ayanna Pressley's "Stop Debt Collection Abuse Act" threatens the same. But like earlier efforts from last year, it's gone nowhere since its introduction. As frightening as these bills are, their probability of passing the almost split Senate, are slim to none.

Let me explain why, because the American Bankers Association, the NAFCU, CUNA and numerous other lobbyists have already warned the more reasonable elements of Congress of the dire ramifications of such actions. These bills are liberal minded eye candy designed to excite the leftist base and introduced with full knowledge that they will not find a receptive audience in the Senate. Two more reasons these pose little threat, is that they are focused on a \$3T infrastructure package with lots of candy to hand out to supporters, and don't forget their summer recess. It is not to say that dangers do not exist, but as time goes by and the pandemic's impact is reduced, the probability of these bills advancing diminishes.

As the current President let me assure you Allied has taken an active role in lobbying against this onslaught of legislation. We have paid attention to the key players and have taken steps to inform them of the ramifications and the dangers to the industry if such bills pass. Our on staff legal counsel has spent hours researching the progress of these fatal bills and continues to communicate with those involved with lobbying for and against the current trash can of legislation.

Conventional wisdom would tell us that the pandemic and its' shutdowns, layoffs and high unemployment, would have resulted in likewise record high delinquency levels and eventual repossession volume. But as the result of unprecedented loan extensions and modifications, the precursor delinquencies never transpired. Likewise, repossession assignment volume never emerged. As the result, we have seen an unfortunate growing trend in repossession agencies closing or retooling themselves for other endeavors.

*Continued on page 5*



## Allied Executive Committee 2021

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

Email: [prm@alliedfinanceadjusters.com](mailto:prm@alliedfinanceadjusters.com)

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## *A Letter from the President Continued*

Exasperating this issue are other factors that squeeze on already thin profit margins. Inflation is rearing its ugly head in the form of rising fuel prices, the largest expense of every repossession company. Federal and state subsidies to unemployment benefits are also creating hiring deficiencies that weigh on operational efficiency and production. And let's not forget the ever-rising costs of insurance that contribute to profit margins that were unreasonably low even before the pandemic struck.

Let's not forget, these repossession fees are almost completely in the control of the nation's largest lenders who have for many years now, been partnering with the repossession forwarding industry. Forwarding itself is inherently wrong and has always been a negative part of the industry, either formally or informally between companies. However, the combined downward pressure on both repossession and ancillary fees by the lenders they partner with are often unfair pay or no-pay policies of the forwarding industry who control somewhere between 70-80% of the nation's repossession volume and have pushed our struggling industry to the breaking point.

The forwarders and the lenders have their own needs. The repossession industry has its own as well. There will never come a time when forwarders or lenders say "hey, I really care a lot about the repossession agencies' survival, so I'm going to pay more." It's just not going to happen.

Sitting in a room with groups of lenders and forwarders strategizing how to help the repossession industry thrive will always look like a "what's in it for me?" proposition to them. The repossession agency is nothing more than paid muscle for the forwarders and lenders. So, what is to be gained by these interactions? Not much. We have allowed the forwarding companies to infiltrate our industry by selling the lenders their own bill of goods. The forwarders walk in and offer a substantial benefit package to our lenders all designed to line the pockets of the owners, board of directors or anyone willing to invest in these predators. As we have all discovered most of the time these profits are based on how much the forwarding companies can steal from the hard-working professional agents doing the dirty work while the forwarding companies reap the rewards.

Allied Finance Adjusters is the only repossession agency owner association in the nation, period. Just as in the beginning, Allied has focused on the repossession agency owners and their staff with no conflicting motives. Membership in the Allied Finance Adjusters is an investment in your business and an investment in your industry. Unlike other associations that are owned and designed for someone to profit from membership, Allied Finance Adjusters is member owned.

Since 1936, The Allied Finance Adjusters then known as the "The National Association of Allied Finance Adjusters" have been there for the then fledgling industry. Early on, the primary benefit of the Allied Finance Adjusters was part of "The Book", the only marketing material available to the lending industry at its time. But as competing associations developed, so did other "Books." The primary difference between the associations then became, aside from name of course, the value of membership.

Membership has always been more than a word or recognition of paid dues for Allied. While there are some outstanding state associations, Allied Finance Adjusters is the only national repossession industry association representing the agency owners and agency employees. Other books are riddled with forwarding companies advertising their services in areas once serviced by you the private company owner. My question (as well as yours as a company owner) should be "why did we let the fox in the hen house and what can we do to get our industry back? Its time to start building value in our companies. It's important that the lenders we are indirectly servicing are made aware of the actual professionals doing the actual repossessions and not the individual's that are sucking the industry dry. Allied member owners and their employees are some of the finest individuals in the industry who put their lives on the line everyday they head out to do the job that very few want to do. Our members are highly trained and are offered additional training through Allied's online training program. Allied Finance Adjusters Book is designed to highlight our members by not including outside forwarding companies that are killing your futures in the industry.

*Continued on page 6*

## *A Letter from the President Continued*

Through our working relationship with the Eagle XX Group, and their best in industry compliance training, and our \$1,000,000 Client Protection Policy, along with our on staff legal counsel, we remain steadfast and dedicated in our investment to our members.

Allied Finance Adjusters members, their companies and employees combined with their dedication to professionalism within the industry are the most valuable tool any lender can possess to safely and professionally recover their delinquent collateral. Through membership in Allied and with my plans to implement a client relations committee to begin showing the value of offering direct work to our members your EC is looking at a brighter future for the industry. Its going to be an uphill battle however I believe as a team we can do it. It won't happen overnight but if we don't begin to take a stand the industry that has fed our families and sent our children to college will die.

As President of Allied Finance Adjusters, I am proud to lead this group of individuals during these trying times. I look forward to working through today's ever-increasing challenges with this amazing team. With your help and dedication, combined with Allied lobbying efforts, we can weather the storm and remain on top of the industry as an association.

We've Got This!

**Wade S. Argo, President**

Allied Finance Adjusters Conference Inc.



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# Lender Leniency on Forbearances Fading



CICERO, Ill. (CBS) — Forbearance – that act of putting your debts on hold – is a word many people heard for the first time during the pandemic. But now, with the economy climbing back, lenders are losing their leniency. CBS 2's Tim McNicholas met a Cicero man who learned the hard way.

Playing sad songs is Dan Kalena's specialty lately. He's a Social Security and disability recipient who recently fell on hard times.

Music is one of the only things helping him cope.

"Keeps my mind off of things to some degree," Kalena said.

But he can't sing away his troubles.

Kalena said his car was recently repossessed. He walked outside and saw the car was gone from its parking spot.

He said he was making partial payments, but PNC Bank rejected his forbearance application – even though the bank's website touts its financial hardship policies.

*"You're going to take this away from me and punish me for something I had no control over?" Kalena said. "I didn't expect the pandemic. I didn't expect my health problems. All I was asking was for a little leeway."*

A recent study from the Federal Reserve Bank of Chicago found forbearance on auto loans surged during the pandemic.

"At the beginning of the pandemic, April or May of last year, lenders were very willing to approve forbearance," said Jon Rose of the Federal Reserve Bank of Chicago.

Experts say lenders are now raising the bar – in some cases requiring more information on how the pandemic is hurting you.

**McNicholas:** "Is that leniency we've seen from some of these banks, is that leniency dwindling now?"

**Teresa Murray:** "I think it probably is."

Murray is the consumer watchdog director with the U.S. Public Interest Research Group.

"Because things are bouncing back, I think that these banks feel like they have space to come down a little harder on consumers," Murray said.

PNC Bank sent Kalena a warning letter that the car could be repossessed. But when he called, he says PNC sang a different tune — and said his partial payments might help him out.

"They said, 'As long as you can try to do something, something is better than nothing,' is what they said," Kalena said.

Now he's left with an empty driveway, and another sad song.

After we reached out, PNC Bank called Kalena directly and said they're looking into his case to see if they can work something out with him.

*Experts say if you need forbearance, ask for it early before you get behind on your loan.*

Source: CBS Chicago



# Allied supports State Associations

## **CRAI – Collateral Recovery Association of Illinois**

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

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

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

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

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

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



## **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**



## **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**

## **Georgia Association of Licensed Repossessors (GALR)**

We invite everyone to join, your voice matters, and we need your support as a member to fulfill this grand vision to bring back the level of professionalism this industry deserves.

**Please let me know if you have ideas you want to be heard or discussed.**

Contact us at [Office@GALR.org](mailto:Office@GALR.org) or call 888-425-7324.

**John Newberry - President**



## **Massachusetts Association of Professional Recovery Agents (MAPRA)**

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

*"We believe that working together we can make change. One united voice for the betterment of our industry in Massachusetts and surrounding states."*

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

Contact us at [info@mapra.org](mailto:info@mapra.org) or call 508-930-2106.

**Wendy Sousa - President**



## **Michigan Association of Repossession Agencies (MARA)**

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

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

Contact us at [michassocrepo@gmail.com](mailto:michassocrepo@gmail.com) or call 616-552-5674.

**Mark S. Haskins - President**



## **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)**





# 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.

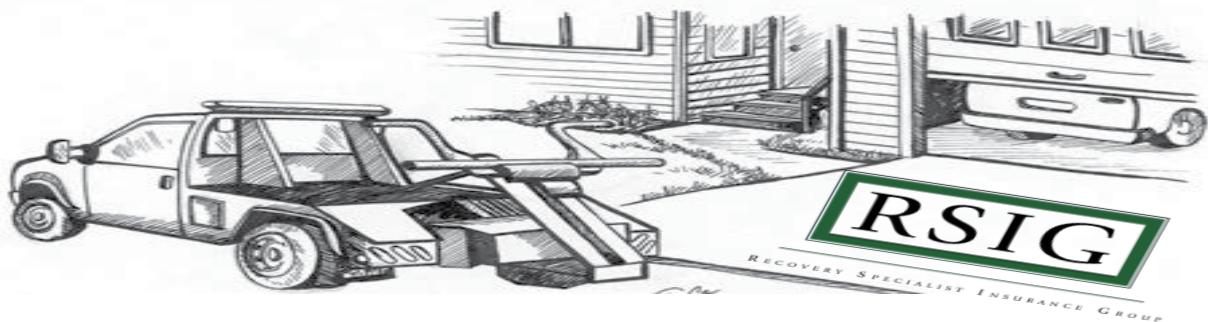
The arguments in favor of such a certification program are that they would improve quality for users of repossession services and reduce risk making insurance coverage more available and enhance the prestige and legitimacy of the repossession field.

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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# HR 2547 – DEATH BY FDCPA

By Kevin Armstrong editor of CUCollector.com

## **Bill Seeks to Place Repossession Activity Under the FDCPA**

In March of 2019, the Supreme Court took up the case of *Obduskey v. McCarthy and Holthus LLP* and unanimously voted that “*an entity performing a nonjudicial foreclosure is not generally a “debt collector” under the FDCPA and, thus, cannot be held liable under the statute,*”. H.R. 2547, the Comprehensive Debt Collection Improvement Act, seeks to unwind that decision and apply the draconian confines of the Fair Debt Collections Practices Act (FDCPA) to the repossession industry. The ramifications of which, would be devastating to not only the repossession industry, but the American economy and the entire auto industry.



While different activities in form of process, the non-judicial foreclosure and repossession processes are very similar. Taking the word *foreclosure* from the [Supreme Court ruling](#) and replacing it with *repossession* and you can easily see that this statement holds the same value to non-judicial repossessions. This is the current legal statute that protects the repossession industry from having to comply with a nearly impossible set of restraints posed by the FDCPA.

Within the FDCPA (15 USC 1692a(6)) are definitions of what a debt collector is not;

**(F) any person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity (i) is incidental to a bona fide fiduciary obligation or a bona fide escrow arrangement.**

The *Obduskey v. McCarthy* decision agreed that non-judicial foreclosure was covered under this in that the action was considered **incidental to a bona fide fiduciary obligation or a bona fide escrow arrangement and not an actual act of collecting a debt.**

**Incidental** defined; /,inse'den(t)l/ – adjective; “liable to happen as a consequence of (an activity).”

A repossession is a consequence of the activity of non-payment. As such, non-judicial repossession activity is **incidental to a bona fide fiduciary obligation** (auto loan contract.)

**Title VIII of H.R. 2547**, submitted by Rep. Jake Auchincloss (D-MA); titled “**Non-Judicial Foreclosure Debt Collection Clarification Act**” is the specific section of this massive bill that is attempting to rewrite 15 USC 1692a(6) of the Fair Debt Collections Practices Act. This two-sentence Title states;

### **SEC. 801. SHORT TITLE.**

This title may be cited as the “Non-Judicial Foreclosure Debt Collection Clarification Act”.

### **SEC. 802. ENFORCEMENT OF SECURITY INTERESTS.**

Section 803(6) of the Fair Debt Collection Practices Act ([15 U.S.C. 1692a\(6\)](#)) **is further amended by striking** “For the purpose of section 808(6), such term also includes any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the enforcement of security interests.”.

In not one, but two sections of this economy killing bill, the clear line between collector and reposessor is under attack.

*Continued on next page*



# HR 2547 – DEATH BY FDCPA

**Title VI – Stop Debt Collection Abuse Act** Originally introduced by “Squad” member Rep. Ayanna Pressley as H.R. 1657, also (D-MA),

“(5) The term ‘debt’ means any obligation or alleged obligation of a consumer—

“(C) which is secured by real or personal property that is used or was obtained primarily for personal, family, or household purposes, where such **property is subject to forfeiture or repossession upon nonpayment of the obligation or alleged obligation.**

The enforcement of a debt described in subparagraph (C) is deemed to be a collection of a debt.”; and

(C) by amending clause (vi), as so redesignated, to read as follows:

“(vi) any person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity—

“(I) is incidental to a bona fide fiduciary obligation or a bona fide escrow arrangement;

The affect of required compliance with the FDCPA by the repossession industry looks like a mine field of litigation with every step and turn of operations.

Under a new classification as debt collectors, repossession agents would be required to notify debtors in writing of; the amount of debt owed, who the assigning lender/creditor is and provide specific instructions to the contesting of the debt in question.

The mere act of being witnessed repossessing collateral by a third party could be grounds for an FDCPA lawsuit for “third-party disclosure” violations.

A “Mini-Miranda” notice containing specific language identifying the reposessor as a debt collector would need to be provided with each contact.

Even accidental contact with a borrower during a repossession after 9PM and before 8AM would be an FDCPA violation.

Any accidental slip of the tongue could trigger claims of the use of profane or abusive language and be the source of FDCPA violations.

The devastating implications of this bill are not only obvious to both the collections and repossession industries but have also caught the attention of many national trade organizations who have made their opposition as clear.

In an [April 20 letter to the House Financial Services Committee](#), the Credit Union National Association (CUNA) wrote, “*This provision will expose mortgage servicers to increased FDCPA liability and produce regulatory compliance challenges for entities enforcing security interests.*”

CUNA was also in alliance with their own arch-nemesis, The American Bankers Association (ABA), Consumer Bankers Association (CBA), Independent Community Bankers of America (ICBA), Mortgage Bankers Association (MBA), National Association of Federally-Insured Credit Unions (NAFCU), Securities Industry and Financial Markets Association (SIFMA) and the U.S. Chamber of Commerce (COC) in [a joint letter sent to congress on May 11 that stated;](#)

*Continued on next page*

## HR 2547 – DEATH BY FDCPA

*“ the undersigned organizations are opposed to Title VIII of H.R. 2547, the Non-Judicial Foreclosure Debt Collection Clarification Act, which would reverse the unanimous Supreme Court of the United States (SCOTUS) decision from March 20, 2019 in Obduskey v. McCarthy and Holthus LLP (“Obduskey”). In Obduskey, SCOTUS clarified that entities enforcing a security interest without also seeking repayment or deficiency judgment generally do not qualify as debt collectors under the Fair Debt Collection Practices Act (FDCPA).”*

Despite all of this unified opposition, Congress passed H.R. 2547 with a vote of 215 to 207, almost completely along party lines with only one Democrat voting against it. Make no mistake, H.R. 2547 is not only a credit killer, it would nearly destroy self-help repossession and set up all recovery agencies across the nation for FDCPA lawsuits with each and every recovery. Your support to stop the bill are urgently needed.

Having cleared Congress, this Bill, and its smaller Bills that it is made up of, are currently under review in the Senate. While infrastructure Bills appear to be dominating the Senate's time, these Bills are still on the table. It's easy to dismiss such threats as impossible, but after a year like 2020, the bar for the conditions of possibility is lower than before.

Kevin Armstrong  
Editor of CUCollector.com



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# WRONGFUL REPOSSESSION LAWSUIT FILED AGAINST TITLEMAX

## *Failed to Update Records. Car was Lien Sold a Year Earlier*

Fresno, CA – 25 June 2021 - On May 27th, Evelyn Jaramillo filed a [complaint](#) against TitleMax and Paramount Recovery, in the Fresno Superior Court for negligence, violation of the Rosenthal Fair Debt Collection Practice Act, violation of the Consumers Legal Remedies Act, violation of Business and Professions Code 17300, Conversion, Alternatively, trespass to chattel, Trespass and violation of Penal Code 496.



According to the complaint, Jaramillo purchased a 2004 Toyota Sequoia for sale by Sierra Towing through a lien sale on March 11, 2019, for \$1,500, which she paid for between April 2019 and Oct 11, 2019. On or about November 9, 2019, a clean and lien-free title was issued to Evelyn by the California Department of Motor Vehicles.

Jaramillo claims that about seven months later, at about 3:00 a.m., a tow truck from Paramount Recovery arrived to repossess the Sequoia. Agents allegedly provided no paperwork showing proof of assignment. After showing agents of Paramount Recovery the title, the agents left.

About three months later, Evelyn and her husband let a friend borrow the Sequoia. On or about October 21, 2020, while the vehicle was parked overnight at the apartment complex where the friend lived, a tow truck from Paramount Recovery came and repossessed it.

On Nov. 20, 2020, almost one month later, the Sequoia was dropped back in front of Jaramillo's house.

There are eight causes of action filed against mostly TitleMax and Paramount Recovery,

*According to Jaramillo's lawsuit, Defendants Paramount and TitleMax failed to exercise reasonable care by failing to check the Sequoia's title, failing to verify ownership and legal interest in the Sequoia, and by towing the Sequoia without authorization by any person or entity with a legal right to authorize the tow.*

*As a result of Defendants Paramount and TitleMax's actions and failures to act, Plaintiff was deprived of her property and suffered damages, including loss of use of the Vehicle and emotional distress.*

*The conduct of Defendants Paramount and TitleMax showed reckless indifference to the rights of others, and they acted with malice, oppression and fraud toward Plaintiff within the meaning of Civil Code § 3294 and Plaintiff is, therefore, entitled to exemplary and punitive damages in an amount that will adequately punish Defendants Paramount and TitleMax and deter them and others from like conduct.*

While MVConnect is listed in the lawsuit, they are only listed in one of the eight complaints. That of Violations of the Consumer Remedies Act, which is puzzling, because MVConnect had neither title, possession or control of the vehicle to provide remedy. This is the only claim against MVConnect.

Jaramillo seeks general and actual damages, treble damages, punitive damages, pre-judgement interest and attorney's fees and cost of suit. Jaramillo is represented by the law office of Colin S. Welsh and Bell Law.



## LEAVE PERSONAL PROPERTY IN THE VEHICLE? (REALLY?)

Guest Editorial by Ron L. Brown

I recently was questioned as to my opinion regarding a current industry contract which instructed the recovery agent to leave all personal property in a recovered vehicle when releasing it to a transporter.

Let me clearly state: I am not an attorney, and I am not giving legal advice related to this issue... but rather my opinion based on 50 plus years of background in the asset recovery industry, education, experience, training, and observations.

I found, after researching the issue of “NON-SECURED PERSONAL PROPERTY IN A REPOSSESSED VEHICLE” in the latest National Consumer Law Center publication on Repossessions that in most cases which have been filed and litigated the lender (secured party) is ultimately the one who is responsible for non-secured personal property in a repossessed vehicle.



The asset recovery specialist works for the secured party either as an independent contractor or as an agent of their entity, therefore they are bound by an oral or written contractual arrangement to follow their instructions if they wish to perpetuate that business arrangement.

However... this request, instruction, demand on the part of the lender (secured party) opens up a Pandora's Box of potential issues and problems which may ultimately place the recovery agent and the lender or whoever the assigning client might be in a court of law.

Per instructions the recovery agent does not do a thorough inventory and release the vehicle to the transport company with the personal property inside...the chain of custody and control is broken, the consumer claims all of their property was not returned and there are missing items... where did those Rolex watches, credit cards, vital medicines and envelopes full of cash go?

The vehicle was picked up by a recovery agency... did they remove personal property and convert it to their use?

The recovery agent released the vehicle to a transport company... did the transport driver remove personal property?

The transport driver released the vehicle to an auction... did an auction employee remove the personal property?

The lender (secured party) was never in control of the vehicle or the personal property, yet they are the ones who are ultimately responsible for the safekeeping of the property. Who do they look to if there is a claim of missing property?

I think we all know the answer to that question.

*And now...*

*Continued on next page*



## LEAVE PERSONAL PROPERTY IN THE VEHICLE? (REALLY?)

There is the HIPAA Claim, “any medical related information” which was in the vehicle, prescription pill containers, medical bills, any medical related documents if not handled properly and disposed of or stored with dictated protection will cause rise to a claim under the HIPAA statutes which carry hefty fines for a violation.

There is the GLBA Claim, any non-public personal information such as a checkbook, bank statements, dunning notices, identification documents not properly protected and stored and disposed of in a proper manner will cause rise to a GLBA violation claim.

There is the FDCPA claim, any information indicating a debt or any type of financial obligation, again must be stored properly and if not returned to the consumer, disposed of in a proper manner.



The next time you have the opportunity to talk with a transport driver or auction employee ask them what they know about the HIPAA, GLBA, and FDCPA Rules and Regulations. Prepare yourself for a blank stare and a “HUH”. Remember, they do not have to know, it’s not in their job description.

It appears to me that it would be a much more sensible concept to avoid all of these potential issues which may lead to costly litigation and adverse publicity for the client to allow a professional and trained asset recovery agent, who is knowledgeable of all the requirements set forth in state and federal statutes related to the proper handling of non-secured personal property, to maintain the control of custody, inventory and properly secure and store the personal property in recovered vehicles.

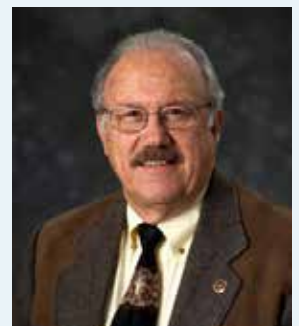
I wonder why any client (secured party) would make this type of decision. Can they not trust some of the agents they are hiring, have there been claims of theft of personal property, do they not trust their agents to follow statute guidelines and dispose of protected data properly. I question the root cause of this contractual request.

Personally, if I received this contractual instruction from a client my choices would be very simple, either provide me a “Personal Property Specific Hold Harmless”, or find an amateur to do your recovery work.

I would remind the lender of a quotation from that famous oilfield firefighter, Red Adair,

*“If you think it is expensive to hire a professional to do the job, wait til you hire an amateur.”*

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



# ON THE ROAD TO **END** **HUMAN TRAFFICKING**

## KNOW. WATCH. REPORT.

### KNOW.

#### What is human trafficking?

Human trafficking is modern-day slavery and involves the use of force, fraud or coercion to obtain some type of labor or commercial sex act. Thousands of men, women and children are trafficked into forced labor situations and into the sex trade. Many of these victims are lured from their homes with false promises of well-paying jobs; instead, they are forced or coerced into prostitution, domestic servitude or other types of forced labor. Victims are found in legitimate and illegitimate labor industries, including sweatshops, massage parlors, agricultural fields, restaurants, hotels and domestic service.

Human trafficking is different from human smuggling. Trafficking is exploitation-based and does not require movement across borders or any type of transportation.

### WATCH.

#### Common indicators

- Does the victim work and/or live in a location with unreasonable high-security measures such as opaque or boarded windows, bars on windows or barbed wire?
- Does the victim exhibit bruises/wounds in various stages of healing or consistent with the application of physical restraints?
- Is the victim being dropped off and picked up a short time later from a van or RV that seems out of place, near trucks, for example.
- Does the victim exhibit signs of malnourishment, serious dental problems or a lack of healthcare?
- Does the victim exhibit disoriented, confused, depressed, submissive, tense or nervous/paranoid behavior?
- Is the victim accompanied by someone who is controlling them, who provides the victim's information or who does all the communicating?
- Does the victim have trouble communicating due to a language/cultural barrier?
- Does the victim seem submissive or fearful, refuse to make eye contact or seem afraid to speak in the presence of others?

### REPORT.

- Call 911 for emergencies.
- Contact the National Human Trafficking Hotline at 888-373-7888.
- Text "Help" or "info" to 233733.
- Email Report@PolarisProject.org.
- Scan the QR code for information and help.



Learn more to make a difference on the road to end human trafficking: Visit <https://humantraffickinghotline.org/training-resources/referral-directory> for a list of anti-trafficking organizations helping victims in your area.

Watch the Be the One in the Fight Against Human Trafficking training video at <https://www.texasattorneygeneral.gov/initiatives/human-trafficking>.

TxDOT is committed to ending human trafficking as part of a dedicated community including the Texas Governor's Commission for Women and Child Sex Trafficking Team, state and federal agencies, and industry partners.





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

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

## Membership Has Its Rewards!

### Allied Finance Adjusters Conventions:

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

### Allied Finance Adjusters Home Office:

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

### Allied Finance Adjusters Website:

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

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

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

### Allied Finance Adjusters Outreach:

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

Allied Finance Adjusters Conference | 800-843-1232 | Fax 888-949-8520 | [www.AFArepo.com](http://www.AFArepo.com)

# 2021 Annual Convention Agenda

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

Day	Date	Event	Start	End
Sunday	9/19/2021	Registration Opens / Vendor Set Up	8:00 AM	5:00 PM
Monday	9/20/2021	Optional Defensive Driving Training This course is not mandatory to attend to earn a CE certificate, but it can count towards your CE requirement. Attendees will receive a separate certificate that can be presented to your personal auto carriers who may offer discounts on your personal auto policies. Leon Scroggins	10:00 AM	1:00 PM
Monday	9/20/2021	Lunch On Your Own	1:00 PM	2:00 PM
Monday	9/20/2021	Allied New Member Orientation New Members of AFA Welcome	2:00 PM	3:00 PM
Monday	9/20/2021	Allied PreConvention Board Meeting	3:00 PM	5:00 PM
Monday	9/20/2021	RSIG Board Meeting RSIG Board Members Only	3:00 PM	5:00 PM
Monday	9/20/2021	Gathering of State Associations Gathering for those interested in learning more about how to become involved in the industry on the state level.	5:00 PM	6:00 PM
Monday	9/20/2021	Welcome Reception w/Exhibitors Light Food & Drinks to Wind Down the Day.	7:00 PM	9:00 PM
Tuesday	9/21/2021	Breakfast	7:00 AM	8:15 AM
Tuesday	9/21/2021	Introductions/Welcome Remarks	9:00 AM	9:30 AM
Tuesday	9/21/2021	Running A Successful Recovery Agency Tips and Info on running a successful recovery agency. Code of the West Ron L. Brown	9:30 AM	10:30 AM
Tuesday	9/21/2021	AM Break	10:30 AM	11:00 AM
Tuesday	9/21/2021	*CE Training – Federal and State Agency Updates We will review the actions and changes in federal and select state agencies during the past year that could have an effect on the repossession industry. Machelle Morris, attorney for Allied Finance Adjusters Conference Inc.	11:00 AM	12:30 PM
Tuesday	9/21/2021	Lunch	12:30 PM	1:30 PM
Tuesday	9/21/2021	*Training Training for CE	2:00 PM	3:30 PM
Tuesday	9/21/2021	PM Break	3:30 PM	4:00 PM
Tuesday	9/21/2021	Eagle XX / Eagle USA Meeting for current Eagle XX and Eagle Group USA members	4:00 PM	6:00 PM
Tuesday	9/21/2021	RSIG Business Meeting (Members Only)	4:00 PM	6:00 PM
Tuesday	9/21/2021	RABF AUCTION & Fundraiser Come to the RABF Live Auction and Fundraiser Fantastic auction items like custom Zippo Lighters, Sports Memorabilia, Tickets to NASCAR races and more available for your bidding.	7:00 PM	10:00 PM



# 2021 Annual Convention Agenda

Wednesday 9/22/2021	Breakfast	7:00 AM	8:30 AM
Wednesday 9/22/2021	<b>Repossession Case Law Review / What's New in the Courts?</b>	8:30 AM	10:30 AM
Repossession case law will update attendees on important and impactful repossession case law at the state and federal levels. The term Breach of Peace is an evolving idea and defined and redefined through case law. What happens in one state impacts another as courts look to other jurisdictions when making decisions. Case law impact insurability. Don't miss this session to learn more!			
Wednesday 9/22/2021	AM Break	10:30 AM	11:00 AM
Wednesday 9/22/2021	<b>Spy the Lie</b>	11:00 AM	12:30 PM
Whether we want to admit it or not - everyone lies. Some are just bigger and more costly than others. Join Susan Carnicero former security specialist with the Central Intelligence Agency and be introduced to the basics of Spying the Lie. <b>Susan Carnicero</b>			
Wednesday 9/22/2021	Lunch	12:30 PM	2:00 PM
Wednesday 9/22/2021	<b>Allied Business Meeting (Members Only)</b>	2:30 PM	5:00 PM
Allied Voting Members			
Wednesday 9/22/2021	<b>Exhibitor TearDown</b>	4:00 PM	5:30 PM
Wednesday 9/22/2021	<b>Closing Ceremonies - Awards Dinner</b>	7:00 PM	10:00 PM
Celebrate with us as we close out another hugely successful education, training and networking event. Celebrate accomplishments of individuals in the industry who go above and beyond!			

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Thursday 9/23/2021	<b>RSIG Board Meeting</b>	8:30 AM	10:30 AM
RSIG Board Members Only			
Thursday 9/23/2021	<b>Allied Post Conference Board Meeting</b>	9:30 AM	12:00 PM

## REPO 2021

**\* Tentative Agenda - Dates/Meeting Room Locations Subject to Change**  
**Hosted by: Recovery Specialist Insurance Group & Allied Finance Adjusters**

**[www.repo2021.com](http://www.repo2021.com)**

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 SINCE 1936  
**FINANCE ADJUSTERS**

**SAFE TRAVELS**



# We Proudly Present Our Guest Speakers



**Leon Scroggins**  
National Safety Council  
- Defensive Driving  
Course Instructor  
License Number 2266635

Leon Scroggins began a career in the Repossession Industry with his first repossession in July 1972 while employed in the Auto Finance Industry as a Lending officer, Collector and Branch Manager in California. Leon gained his repossession experience as an employee of a nationally recognized leader in the repossession industry until he started Leon's Quality Adjusters, Inc. in California in 1988. That same year, Leon purchased his first tow truck and taught himself, with the help of the tow truck supplier, how to operate, repair and utilize all the available industry tools to repossess all types of vehicles quickly and safely with a tow truck. Over the years Leon also obtained his Commercial Driver's License, repossessed, operated, and drove commercial tractor-trailer combos, buses and motor homes. Since that first truck purchase, Leon has driven over 2 Million miles citation, crash and collision free.

Leon joined the insurance purchasing membership organization, Recovery Specialist Insurance Group, in 1996 and remained a member of the group until he sold his repossession business in the fall of 2015. Throughout his time in the industry, Leon served eleven years on the board of the California Association of Licensed Repossessors, including two years as the Association's President. Leon also served on RSIG's Board of Directors from 2002 to 2015. In March of 2019 Leon came back to RSIG as an employee. In August of 2019 Leon obtained instructor status with the National Safety Council and has been licensed to teach the NSC's Professional Truck Driver-Driver Safety Training Class, the NSC's Chronic Offender Class and NSC's Attitudinal Dynamics of Driving Class. With his extensive 49 year background in the Repossession Industry, Leon has structured his NSC Class sessions to fit the driving model of the modern Repossessor.





# We Proudly Present Our Guest Speakers



**Ron L. Brown**  
Allied Finance  
Adjusters Education  
Chair



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

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

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

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

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

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

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



# We Proudly Present Our Guest Speakers



**Susan M. Carnicero**  
Founding Partner

A former security specialist with the Central Intelligence Agency, Susan Carnicero has 20 years of experience in interviewing, interrogation and polygraph examination, focused primarily on national security, employment and criminal issues. Susan is the developer of a behavioral screening program currently used within the federal government and in a variety of private industries, tapping experience gained in government service. She is widely considered a leading authority on interviewing, detection of deception, and elicitation.

Susan has extensive experience in conducting training for federal government agencies and the law enforcement community, as well as for financial services firms and other private-sector companies. Most recently, she has been involved in conducting high-level screening interviews within the U.S. government, and in providing consulting services for Forbes Top 10 families.

Prior to joining the CIA, Susan served in the investor relations and corporate communications field, where she achieved the position of Director of Public Relations for a Fortune 500 company.

Susan is co-author of The New York Times bestsellers *Spy the Lie* and *Get the Truth*. She holds an M.A. in Forensic Psychology and an M.A. in Secondary Education/English from Marymount University in Arlington, Va.

## REPO2019!!! Photos





# We Proudly Present Our Guest 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 Board of Directors and holds the position of Secretary with 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.



## 11TH CIRCUIT COURT RULING OPENS AN FDCPA PANDORA'S BOX OF CONSEQUENCES

### Using a letter vendor is ruled an unauthorized third-party communication. What else then?

The U.S. Court of Appeals for the Eleventh Circuit delivered a very novel and consequential interpretation of the Fair Debt Collection Practices Act that could prove transformative for debt collectors and their third-party service providers. And while apparently focused on the collection agency industry, its application could have reaching effects to the repossession forwarding industry and perhaps the agencies themselves.

On April 21, 2021, the U.S. Court of Appeals for the Eleventh Circuit issued a decision on *Hunstein v. Preferred Collection and Management Services, Inc.*, which on first impression, finds that a debt collector's transmittal of a consumer's personal information to its letter vendor constituted a prohibited third-party communication "*in connection with the collection of any debt*" within the meaning of section 1692c(b) of the Fair Debt Collection Practices Act ("FDCPA"). This ruling has broad ramifications for the accounts receivable management industry and will very likely usher in a new wave of FDCPA litigation.

This lawsuit originated from unpaid bills for medical treatment at a hospital. The hospital assigned the unpaid bills to a debt collector that had contracted with a third-party vendor for printing and mailing its collection letters. The collector electronically transmitted to its vendor certain information about the plaintiff/debtor such as:

- (1) his status as a debtor, (2) the exact balance of his debt, (3) the entity to which he owed the debt, (4) that the debt concerned his son's medical treatment, and (5) his son's name.

The vendor then sent the information to generate and send a dunning letter to the debtor. The debtor received the letter and then filed a lawsuit in the Middle District of Florida alleging violations of both the FDCPA and the Florida Consumer Collection Practices Act.

The district court dismissed the lawsuit for failure to state a claim by concluding that the debtor had not sufficiently alleged that the collector's transmittal of information to the letter vendor was a communication "*in connection with the collection of a debt.*" The debtor then appealed to the Eleventh Circuit.

The Eleventh Circuit court concluded that a violation of section 1692c(b) gives rise to a clear injury under Article III of the Constitution and found that the plaintiff did have standing to bring this lawsuit. The Eleventh Circuit then turned its focus onto whether the alleged communication was "*in connection with the collection of a debt*" such that it violated section 1692c(b).

The Eleventh Circuit rejected the debt collector's "industry practice" argument that there is widespread use of mail vendors by debt collectors and a dearth of FDCPA cases against them. It commented that none of the cases cited by the debt collector involved Section 1692c(b) claims, the courts in those cases had no obligation to determine whether there was a Section 1692c(b) violation, and the fact that this case "is (or may be) the first case in which a debtor has sued a debt collector for disclosing his personal information to a mail vendor hardly proves such disclosures are lawful."

In the court's decision, they stated: "*We presume that, in the ordinary course of business, debt collectors share information about consumers not only with dunning vendors like Compumail, but also with other third-party*



## 11TH CIRCUIT COURT RULING OPENS AN FDCPA PANDORA'S BOX OF CONSEQUENCES

*entities. Our reading of § 1692c(b) may well require debt collectors (at least in the short term) to in-source many of the services that they had previously outsourced, potentially at great cost. We recognize, as well, that those costs may not purchase much in the way of “real” consumer privacy, as we doubt that the Compumails of the world routinely read, care about, or abuse the information that debt collectors transmit to them. Even so, our obligation is to interpret the law as written, whether or not we think the resulting consequences are particularly sensible or desirable.”*

This interpretation of section 1692c(b) of the FDCPA is now wide open and by virtue of it's being a circuit ruling, is the law of the land in the absence of any dissenting circuit or Supreme Court decisions.

While it has been argued many times that repossession agencies nor their employees are “Debt Collectors”, the question of whether a reinstatement of a repossession or the threat of repossession, as a form of leverage, are collections tactics?

Like it or not, with this new wide-open definition of communication “*in connection with the collection of a debt*” could find it's way into areas of the repossession and remarketing industry previously unthought of.

I am not a lawyer. This is not legal advice and should not be considered as such. If you seek legal advice, seek out a practicing attorney. I'm not that guy! This case has been appealed to the Supreme Court.

Kevin





# 2021 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

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

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

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

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

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

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

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

**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 Jennylin Rd., Ft. Smith, AR 72903  
479-434-6700

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

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

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

## California

**Carson**  
**Repossession Empire Inc DBA Legion**  
Lloyd Collins  
620 West Rosecrans Avenue, Gardena, CA 90248  
310-995-2657

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

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

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

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

**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

## California

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

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

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

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

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

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

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

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

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

## Colorado

**Colorado Springs**  
**Midnight Recovery, LLC**  
Matt Longo  
2737 Delta Dr., Colorado Springs, CO 80910  
719-565-0586

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

# 2021 Member Directory

## Connecticut

### Pueblo

#### **Colorado Asset Recovery Specialists**

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

### 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

### Smyrna

#### **Hound Dog Recovery**

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

## Florida

### Ft Lauderdale

#### **Southern Adjustment Services**

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

### Fort Meyers

#### **Speedie Recovery of South Florida**

Adyleide Guaiz Mai  
8041 Mainline Pkwy, Fort Meyers, FL 33912  
239-458-4500

### Fort Meyers

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

Barbara Scheele  
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

### Hollywood

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

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

## Florida

### Jacksonville

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

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

### Miami

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

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

### Miami

#### **Target Recovery, Inc.**

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

### Orlando

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

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

### Orlando

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

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

### Orlando

#### **Statewide Auto Tracker Inc.**

Shea A. Graves  
31549 Long Acres Dr., Sorrento, FL 32776  
239-458-4500

### 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

### Tavernier

#### **Target Recovery Inc.**

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

### Weeki Wachee

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

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

### West Palm Beach

#### **Anytime Recovery Inc.**

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

## Georgia

### Albany

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

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

### Atlanta

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

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

### 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

### Loganville

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

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

### Mableton

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

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

### Villa Rica

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

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

## Hawaii

### Hilo

#### **BB Towing Asset Recovery LLC**

Paul K. Keolaokalani  
888 Kalanianoale Ave., Hilo, HI 96720  
808-640-8510

## Idaho

### Blackfoot

#### **State Recovery**

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

### Idaho Falls

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

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

# 2021 Member Directory

## Idaho

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

## Illinois

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

**Aurora**  
**Repos Unlimited Inc.**  
John S. Fiorelli  
225 Middle Ave., Aurora, IL 60506  
630-896-7376

**Cary**  
**Assets Biz Corporation**  
Michael Terreault  
302 Cary Point Drive, Cary, IL 60506  
224-357-8823

**Chicago**  
**Silva 24HR Towing, Inc.**  
Victor H. Silva  
5255 W. 47th St., Forest View, IL 60638  
773-424-8341

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

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

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

**Lansing**  
**Done Rite Recovery Services, Inc**  
Donna L. Morandi  
3056 E. 170th St., Lansing, IL 60438  
708-418-4315

**Lynwood**  
**MADD Recovery, Inc. dba Bulldog Recovery**  
Sherman Moore  
21760 E. Lincoln Hwy., Lynwood, IL 60411  
708-898-2710

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

## Indiana

**Indianapolis**  
**Peter P. Recovery Indianapolis IN**  
Pete Benvenuti  
3560 S. Madison Ave., Indianapolis, IN 46227  
317-780-8902

**Indianapolis**  
**Last Chance Wrecker & Sales, Inc.**  
James W. Edsall III  
1256 Roosevelt Ave., Indianapolis, IN 46202  
317-541-8551

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

## Iowa

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

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

## Kansas

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

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

## Kentucky

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

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

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

## 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

**Loreauville**  
**Hazelwood Recovery & Investigations, LLC**  
Chad Hazelwood  
205 N. Main St., Loreauville, LA 70552  
337-380-8547

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

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

## Maryland

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

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

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

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

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

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



# 2021 Member Directory

## Massachusetts

**Bridgewater**  
**NEAI Corporation**  
Wendy Sousa  
95-1 Fireworks Cir., Bridgewater, MA 01924  
508-697-9100

**Springfield**  
**Recovery Zone, Inc.**  
Keith G. Burger  
235 Mill St., Springfield, MA 01108  
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

**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

## 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

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

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

## Nevada

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

## New Hampshire

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

## New Jersey

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

## New Jersey

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

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

**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**  
**Hooked Up Towing, Inc.**  
Ralph Cahn  
125 Lincoln St., Copiague, NY 11726  
631-608-8015

**Elmsford**  
**Traxx Recovery, Inc. dba Alex and Son**  
Alexander Povella  
3 Hartsdale Rd., Elmsford, NY 10523  
914-631-9550

# 2021 Member Directory

## New York

**Farmingdale**  
**Empire Auto Recovery, Inc.**  
Joseph DeSimpliciis  
115 Allen Blvd., Farmingdale, NY 11735  
**631-465-0760**

**Hicksville**  
**Express Results, Inc.**  
Seth Rosenberg  
86 Woodbury Rd., Hicksville, NY 11801  
**516-942-5555**

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

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

**Schenectady**  
**KKV Recovery of Upstate NY, Inc.**  
Vince Struffolino  
230 Craigie Ave., Scotia, NY 12302  
**518-795-8324**

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

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

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

**West Babylon**  
**Dezba Asset Recovery, Inc.**  
Vito Derosa  
110 Eads St., West Babylon, NY 11704  
**631-845-1411**

## North Carolina

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

**Burlington**  
**Collateral Recovery Solutions, LLC**  
Pete Guelho  
1520 Industry Dr., Burlington, NC 27215  
**336-222-1771**

## North Carolina

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

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

**Raleigh**  
**Unlimited Recovery, LLC**  
Tad Lowdermilk  
3201 Durham Dr., Raleigh, NC 27603  
**919-790-9393**

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

**Wilmington**  
**Cape Fear Recovery**  
Robert Rosak  
5020 Carolina Beach Rd., Wilmington, NC 28412  
**910-791-8200**

## North Dakota

**Bismarck**  
**Midwest Property Recovery LLC**  
George Kuntz  
910 Industrial Dr., Bismarck, ND 58501  
**701-255-4918**

## Ohio

**Cincinnati**  
**King's Kars, Inc.**  
Lisa Matthews  
3329 State Route 222, Batavia, OH 45103  
**513-797-8500**

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

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

**Garfield Heights**  
**National Asset Recovery Specialists, Inc.**  
Bryan Finn  
4875 Osborn Rd, Garfield Heights, OH 44128  
**440-243-5242**

**N. Jackson**  
**USA Meridian Int'l Inc.**  
Timothy Koskovics  
13421 Mahoning Ave., N. Jackson, OH 44451  
**800-334-0866**

## Ohio

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

## Oklahoma

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

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

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

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

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

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

## Oregon

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

## Pennsylvania

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

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



# 2021 Member Directory

## Pennsylvania

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

**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

**Philadelphia**  
**The Peak Service Corporation**  
Robert Stankovitch  
1401 Industrial Hwy., Cinnaminson, NJ 08077  
856-786-7500

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

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

## Puerto Rico

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

## South Carolina

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

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

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

## South Dakota

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

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

**Watertown**  
**Innovative Adjusters**  
Douglas R. Walsh  
812 W. Kemp Ave., Watertown, SD 57201  
605-868-3023

## Tennessee

**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

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

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

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

## Texas

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

**El Paso**  
**G7M Repossession Specialist Inc.**  
Cynthia Gomez  
9704 Carnegie Ave. Ste. B, El Paso, TX 79925  
915-565-7376

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

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

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

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

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

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

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

## Utah

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

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

# 2021 Member Directory

# Virginia

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

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

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

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

# Washington

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

# West Virginia

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

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

# Wisconsin

**Elk Mound**  
***Crows Nest Repo, LLC***  
Nichole Lynn Moriarity  
2051 US Hwy 12, Elk Mound, WI 54739  
**715-917-1080**

**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**

# Wyoming

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

## Contact Information

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## BLAST FROM THE PAST EXCERPT

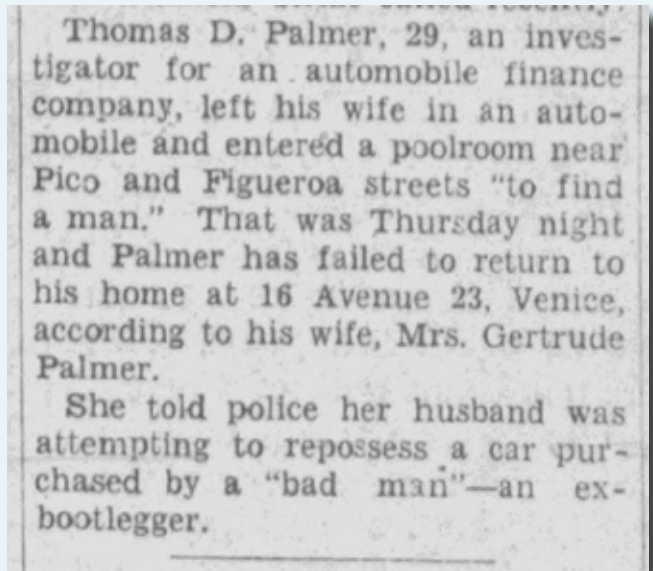
From Kevin Armstrong upcoming book research

### THE UNLUCKIEST ADJUSTER

*Thomas D. Palmer, 29, an Investigator for an automobile finance company, left his wife in an automobile and entered a poolroom near Pico and Figueroa streets "to find a man." That was Thursday night and Palmer has failed to return to his home at 16 Avenue 23, Venice, according to his wife, Mrs. Gertrude Palmer. She told police her husband was attempting to repossess a car purchased by a bad man and ex-bootlegger.*

Los Angeles Daily News (Los Angeles, CA) – April 23, 1934

No further mention of this missing person case could be found until three years later.

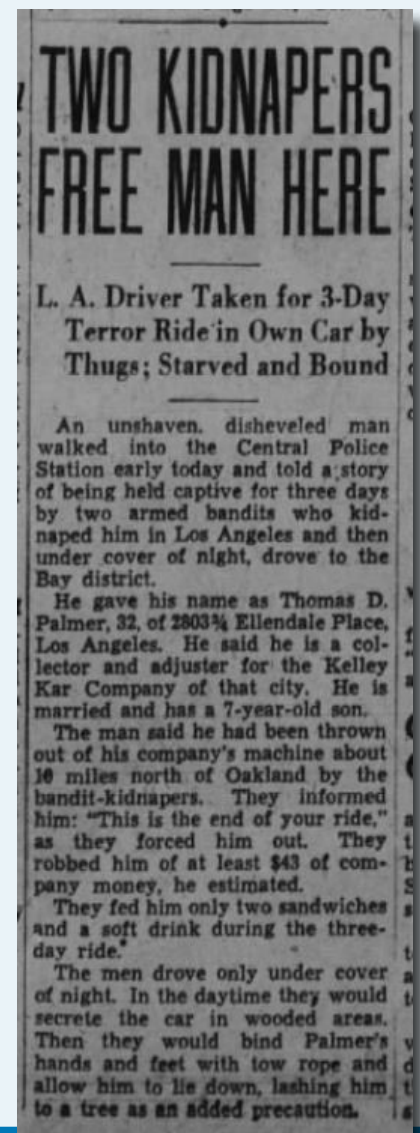


### TWO KIDNAPPERS FREE MAN HERE

*"This is the end of your ride."* one of the two kidnappers allegedly advised Thomas D. Palmer, 32-years-of age, before tossing him from his own moving car in the northern California town of Richmond. Walking ten miles, Palmer arrived at the Oakland Police station on May 21, 1937, where he was reported to be *"Unshaven and disheveled"* *"bruised and near collapse"* after his ordeal that started in LA three days earlier. Palmer claimed that the two men leapt into his car at a stoplight in LA and kidnapped him at gunpoint. *"Keep quiet and keep going if you don't want to get hurt."* the thugs advised, stealing his \$40 and taking him on a wild ride.

Palmer reported to have been tied to trees in the daytime as they hid his car and travelled by night. He reported that he'd only been fed a sandwich and two bottles of soda over the period of his three-day ordeal. A statewide manhunt ensued that located his vehicle further north in Vacaville, CA with switched license plates. - Various sources – Sacramento Bee (Sacramento, CA) – 21 May 1937 and The Oakland Tribune (Oakland, CA) - 21 May 1937

These two events, seemingly connected, were actually three years apart. Both identify Thomas D. Palmer, a collector and adjuster for the Kelley Kar Company of Los Angeles, down to the city, profession, age, and middle initial. Fortunate for him, no further instances of kidnapping or repossession were found in researching newspapers up to the 1950s. He didn't seem well cut out for this profession.



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

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

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