

**Professional**

# **REPO** SSESSOR™

A Magazine for the Professional Recovery Industry

**RECORD MONEY RAISED FOR RABF AT REPO2025 AWARDS BANQUET AND AUCTION FUND RAISER.**



**See  
Page 5 for  
complete  
story!**

**ALLIED**  
SINCE 1936  
**FINANCE ADJUSTERS**

**24th Edition**

**Summer 2025**

# **Mark Your Calendars & Save The Date!**

## **REPO2026 – June 15-17, 2026**

Celebrating a combined 120 years of service and advocacy to the repossession industry, Allied Finance Adjusters Conference Inc (AFA) and Recovery Specialist Insurance Group (RSIG) bring to you REPO2026 this June 15-17, 2026 at the South Point Hotel and Casino in Las Vegas, Nevada.



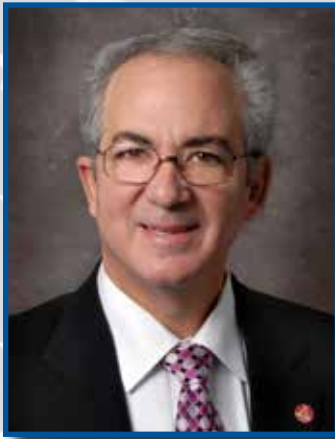
With 11 restaurants, a 16-screen movie theater, 64 lane state of the art bowling center that hosts the United State Bowling Congress championships, a rodeo worthy Arena and Equestrian Center, the luxurious 40,000 sq ft Spa Costa Del Sur, a lagoon style paradise pool and hot tub and many live entertainment options at The Show Room – South Point has something to offer everyone – even if the tables or slots aren't your thing!

With an amazing \$95 per night room rate we invite you to save the date and plan on joining us as we

- celebrate 120 years of service to the industry,
- continue to provide the industry's best education, training and industry related presenters and networking opportunities,
- raise awareness and money for the Recovery Agents Benefit Fund.

## **Registration will be open soon, but be sure to mark your calendars and save the date!**

### **June 15-17, 2026**



**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 summer comes to an end and we move to the fall season most agencies are reporting that business is good. As many of you know, our Mid-Year meeting is approaching in Las Vegas. The Mid-Year conference aside from the board meeting and member meeting, will have training for locksmithing, confrontational avoidance, human resource issues, how to teach classes and train employees. The member meeting will discuss issues and give suggestions for setting up next years annual meeting and our 90th anniversary. Some By-Law changes have been proposed to be voted upon. If you are not registered, there is still time to do so. If you are unable to attend, please contact a board member or your divisional director to bring up issues you may have. Vendors and clients will be at the meetings and at the networking gatherings. The agenda is on the website and is in this issue along with speaker information. Hope to see you there.

The collaboration for industry standards has stalled as the fall convention season has kept most board members busy with travel. Hopefully this important work will continue soon. This summer has seen several state conventions; it is good to see the state associations working locally for their members. Allied is always glad to help state associations and provides back-room member support.

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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## In This Issue

- Page 3** President's Message
- Page 4** Executive Committee
- Page 5** Attendees of REPO2025 Show Up Big
- Page 7** Training for Encounters
- Page 8** State Associations
- Page 9** Training for Encounters Continued
- Page 10** RSIG - Caution Unintended Consequences
- Page 12** What is in Store for Our Industry
- Page 14** Allied Finance Adjusters Midyear Meeting
- Page 15** Guest Speakers
- Page 16** Guest Speakers
- Page 27** Guest Speakers
- Page 18** REPO2025 Convention Pictures
- Page 20** Filing an Annual Compliance Survey
- Page 22** Women in the Repo Industry  
Breaking Barriers - Vaunda Warnasch
- Page 28** United We Stand
- Page 28** Member Directory
- Page 34** Join Allied

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, President, P.O. Box 3853, Midland, TX 79702.

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## ATTENDEES OF REPO2025 SHOW UP BIG FOR THE RABF... AND A NEW VOICE JOINS THE RABF ADVISORY COMMITTEE



When the repossession industry truly cares about something and works together, amazing things can be accomplished! At REPO2025 event hosted by RSIG (Recovery Specialist Insurance Group) and AFA (Allied Finance Adjusters Conference Inc. in Concord, NC **an astonishing \$65,328.00 was raised to benefit and has been remitted to the Recovery Agents Benefit Fund.** This figure includes a \$10,000 event sponsorship from American Recovery Service/PK Willis and \$4913 donated by Credit Acceptance Corporation through their employee driven Popcorn Fundraiser and Charity Miles events. This means that through the Live Auction, \$500 Club and Dynamic Slide in Unit Raffle ticket sales held onsite over the 4-day event, the attendees of REPO2025 donated in total more than \$50,000 out of their own pockets!



Our thanks go out to George Badeen, President of Allied Finance Adjusters Conference Inc and owner of Midwest Recovery & Adjustment for again being our auctioneer and bringing the energy and excitement to the event; with the assistance of Sheryll Newton, Sharon Behringer, Beth Cummings, Angie Dodson and Haylie Marcum.

We thank everyone who donated items for the auction and everyone who bid on those items. The Recovery Agents Benefit Fund cannot thank each and every participant enough for their support.

The RABF is also proud to announce the addition of Bryan Russell, Vice President Vendor Management of GM Financial as the newest member of the RABF Advisory Committee, announced at the REPO2025 Awards Dinner and RABF Live Auction Fundraiser last week.

In his acceptance of the offer to join the RABF Advisory Committee, Bryan recounted many, many years ago when the RABF assisted one of their (formerly AmeriCredit Financial) repossession service contractors and how much the assistance from the fund meant to the family. Over the years GM Financial has become a strong supporter of the fund, increasing their own donations to the fund and promoting its purpose.

*Continued on page 6*

## ATTENDEES OF REPO2025 SHOW UP BIG FOR THE RABF... AND A NEW VOICE JOINS THE RABF ADVISORY COMMITTEE



The RABF Advisory Committee, like the RABF Board of Directors, is an all-volunteer committee where no one draws any sort of salary or compensation from the fund. The advisory committee is responsible for reviewing applications for assistance that come in, helping to determine if applicants meet the distribution requirements and to offer suggestions on distribution amounts. Another important role of RABF Advisory Committee Members is to promote the purpose and values of the fund through their respective platforms in order to bring more awareness of the fund and its goals to the industry. We are certain that Bryan will perform these tasks with the professionalism, humility and heart that comes with serving in this role and we look forward to him working alongside us in this advisory role.

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# TRAINING FOR ENCOUNTERS

Guest Editorial by Ron L. Brown

It is in the news every day and it cannot be ignored. There is a chance for a violent encounter on every repossession assignment we work. If you follow Kevin Armstrong's CU Repossessor online articles, it is obvious violence can happen anywhere at any time and should be a major cause for concern in our industry.



In the repossession industry it is obvious that this chance of potential violence and mayhem can never be removed but much has been done and can be done to mitigate the risk. Eagle Group has developed a premier safety training program, ***Situational Awareness, Confrontational Avoidance and De-Escalation Techniques (SACADET)***, to reduce risk and make recovery agents and camera car operators more aware of the importance of constant vigilance. This training module has been made available to anyone in the industry, free of charge, by Eagle Group XX/USA and Allied Finance Adjusters on the Allied web site.

Recovery agents and camera car operators have been confronted at the scene of the repossession, at their storage lots, and even just driving in a neighborhood or parked updating a file. How do we mitigate this risk?

***BE PREPERED, BE ALERT, TRAIN HARD AND TRAIN SMART...***

In an instant, an agent's normal day can become a nightmare and a life-or-death struggle.

When we hear stories of agents being beaten, stabbed or shot, it's easy to imagine what we would have done.

***"I would not have been there at that time in the first place"***

***"I would have sped away"***

***"I would have fought back"***

***"I would have used a weapon"***

But in many situations, when an attacker already has the upper hand—when your hands are on the wheel, your seatbelt is on, and you're caught off guard—your options narrow quickly. The truth is, in the moment, even trained individuals can struggle to react.

One of the most important lessons I was taught in my early LE days, and it was heavily emphasized, was: never let yourself be taken to a second location. If something is going to happen make sure it occurs at the original scene of the encounter. If an attacker wants to move you, it's because they plan to do something worse where witnesses won't interfere. Statistics show your chances of survival drop dramatically once you leave the original scene.

That's why it's critical that you act before the attacker has the opportunity.

One viable option is compliance. Let the attacker believe they're in control. Use body language to communicate, nod, agree, start a conversation agreeing to follow the attackers' instructions. But while you're doing that, you're looking for one thing: an opportunity to get away or, as a final option, overpower your attacker.

*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)



# TRAINING FOR ENCOUNTERS

Yes, “Run Forrest, Run!” should be your primary goal and remember the FBI’s 80% rule... There is an 80% chance the attacker will not shoot, if they do shoot there is an 80% chance they will not hit you, and finally, if they do hit you there is an 80% chance you will survive.

Yes... attempting to escape or overpower your attacker is risky but so is doing nothing. And the alternative may result in an outcome that is far worse.

## Awareness Is Your Best Defense

The truth is, recovery agents and camera car operators are most vulnerable at the repossession sight as their attention is diverted to properly securing the vehicle to be recovered, verifying they have the correct vehicle, applying dollies, entering the vehicle to secure the steering wheel, confrontations with the consumer or third parties and we know there can be many other distractions; not on the road, not at the lot, but in those moments securing the vehicle to be repossessed. The reason agents are taught to go directly to the storage facility once they have a vehicle “on hook” is we have found that moving from one place to another, stopping at gas stations for fuel or coffee, parking lots where recovered vehicles are temporarily stored before transit to the storage lot, and dark side streets are common hunting grounds for people intent on doing harm.

That’s why situational awareness during the entire recovery process is so critical.

Agents and Camera car operators should follow these simple procedures:

BE PREPARED BY CONSTANTLY PLAYING “WHAT IF” ...

- Constantly scan your surroundings.
- Lock your vehicle doors immediately after getting in.
- Don’t sit idly in your vehicle while distracted by actions on your computer or phone.

Preparedness doesn’t guarantee safety, but it stacks the odds in your favor and mitigates your level of risk.

## My Final Thoughts

I hope this short message is a sobering reminder that in the asset recovery industry danger is always a present factor and violence doesn’t always come with a warning. In most volatile situations you may only get seconds to act in a manner that prevents injury or saves your or someone else’s life.

Train yourself, prepare yourself to recognize the threat, avoid violence, but always be ready to do what is necessary to survive and go home at the end of your shift.

My Fellow EAGLES and all members of the recovery industry, stay safe, watch your 6 and keep your head on a swivel.

**Ron L. Brown MCE, IFCCE, MPRS, CCCO, CARS, CFA  
CSI GROUP / EAGLE GROUP XX / NAFI / API0217  
Anything, Anytime, Anyplace... Professionally**





By Dana Loan - Recovery Specialist Ins. Group

As an officer of the RABF and an insurance producer for the industry, I have always had somewhat mixed feelings on the publication of violence related to the repossession industry.

On the one hand, my humanity and respect for those who serve in this industry scream for people to be aware of what happens so owners and industry employees can constantly exercise extreme caution and return to their families each day and each night.

On the other, while any injury or death involving anyone who operates a tow truck or within the confines of the definition of "transportation" related industries is horrific, publicizing and, providing analysis of information about incidents without direct knowledge of it being repossession related through platforms like CURepossession/CUCollector, Facebook pages or groups, Instagram, Linked In or as a trade group can have unintended consequences.

I've seen it with the Recovery Agents Benefit Fund when people have referred individuals to us for assistance that once you dive into it the injured party really was not in the repossession business, which disqualifies them from assistance and we have to turn down an injured person or grieving family desperate for help.

While trying to help individuals who want/need state governing bodies understand "just how dangerous the industry is" – an unintended consequence of that could be the elimination of self-help repossession and/or repossession laws becoming so restrictive that it becomes nearly impossible for a repossessioner to do what has historically been their job.

When you dig into the nuances of this industry – no matter how long one is involved in it – we learn that it is constantly changing. We were recently provided a lenders operational guidelines and it puts responsibility on the repossessioner to identify and notify the lender if/when they become aware of a debtor who "may" be classified as a "potentially" vulnerable person; which includes an identifier as someone who is under the temporary influence of a drug or chronic alcohol/drug abusers and persons with mental, emotional, physical or developmental disabilities.



## ***BEWARE OF UNINTENDED CONSEQUENCES CONTINUED***

This could potentially be a huge factor when looking at violence in the industry and how a reposessor is supposed to identify these individuals and respond. With marijuana laws being in flux nationwide, the opioid epidemic nationwide, and just when someone is drinking at a party or bar – that is temporary influence and greatly affects someone's flight or fight response and their inhibitions; and at what point is a repossession agent qualified to determine if someone may have a mental, emotional or developmental disability? Physical disabilities may be easily seen, but may not impact at all someone's ability to understand the repossession process – and if the reposessor has to be responsible for identifying these situations – when is the lender or car dealer held responsible for lending to these individuals in the first place?

Eventually someone at a state level is going to listen about the violence in the industry and agree say this (the violence) needs to stop; and the way to do it is to stop self help repossession and force lenders to go legal on every account. Or laws can become more restrictive like those in Massachusetts and Rhode Island where you cannot go a debtor's property without their permission at the time to repossess a vehicle – where “property” includes driveways, parking spaces and even public roads if a debtor has time available on a parking meter; and where you're supposed to get permission from the debtor, but you're not allowed on the property to even ask according to state law. Tens of thousands, heck – hundreds of thousands of dollars flow through Massachusetts and Rhode Island annually for attorney's who specialize in and profit from these exact cases.

Or you can go back to Louisiana where for decades a voluntary surrender form was the only way a repossession could be completed. But even then, what was found is there is a difference between “Sure, come and get the car” and “Come and get the damn car”. Some lenders would hear the latter and call it a voluntary – and some still do in order to try to pay lower fees.

From the insurance side of things – insurers follow the industry and those who don't get introduced to it quickly when approached by agents looking to place coverage – and many set the same google alerts for “repossession” that many of us do in order to stay informed. They know when it gets reported the repo volume is up, they read the “war stories” along with the informative articles and opinions offered by power groups/players and they monitor social media.

So, they see and hear all about the industry which influences their desire to write coverage. It is also why so many carriers quickly get in and get out of the industry and how they justify rates because of what they see in these forums everyday. When a reposessor tells a reporter they've been shot at 3 times in the past week, and that story gets picked up and promoted throughout the industry and media, carriers pay attention and it does impact insurability of the entire industry, not just the repossession company who was shot at 3 times that week.

There is a reason the repossession industry typically worked within the shadows and the more that the issues are brought to light, the harder it could become for the same people who have good intentions of bettering the industry and are trying to make it safer. But at the end of the day – very few politicians are going to step up and tell their communities, their constituents that the reposessor and bank are right to do their part to hold you – constituent accountable for your situation - for the greater good. Those politicians are going to find ways to serve that greater good and keep their constituents happy or at least blissfully aware of what they do in Chambers and voting for them so they can stay in office.

Unfortunately, this commentary doesn't come with a solution to an ongoing problem, but with a warning of just being careful of unintended consequences.

# CONSUMER FEDERATION OF AMERICA

## WHAT IS IN STORE FOR OUR INDUSTRY?

The growing costs to buy and maintain a car –exacerbated by inflation and tariffs –are leading to rising auto loan defaults and repossessions and a potential crisis for American consumers left unprotected by the federal government, according to a new report by a consumer advocacy organization.

The record number of defaults is a canary in the coal mine for large-scale economic problems, the Consumer Federation of America (CFA) warned.

**“Delinquencies, defaults, and repossessions have shot up in recent years** and look alarmingly similar to trends that were apparent before the Great Recession,” according to a report by the CFA, which gave USA TODAY an exclusive first look.



### What is happening with auto loan defaults?

Cars are more expensive than ever, according to the CFA report, “Driven to Default: The Economy-Wide Risks of Rising Auto Loan Delinquencies.” The average vehicle sells for nearly \$50,000 and almost 20% of new car buyers are paying \$1,000 or more a month, the report said. Nearly 1 in 5 new car buyers in the first quarter of 2025 has a loan that is seven years long. Used car prices had also risen 6.3% year over year in June 2025, CFA said.

CFA is sending the report to members of Congress on Sept. 10, calling for an end to “exploitative practices,” including interest-rate kickbacks, where dealers and lenders “conspire to secretly inflate interest rates and share the profits gleaned from the consumer’s overpayment.”

**Americans owe more than \$1.66 trillion in auto debt** and a crisis is happening “just as our nation’s federal watchdogs – the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) – have taken significant steps back from oversight and enforcement of predatory practices in the auto market,” the report said.

The CFPB did not respond to a request for comment by the publication deadline. But White House Spokesman Kush Desai told USA TODAY: “President Trump’s economic agenda of tax cuts, deregulation, tariffs, and energy abundance unleashed historic working-class prosperity during his first term, including the first decline in wealth inequality in decades. The Administration is committed to restoring the historic economy of President Trump’s first term with this same economic agenda, and the Federal Reserve could augment our pro-growth policies and deliver interest cost relief for everyday Americans by finally cutting interest rates.”

### Federal government, regulators should protect consumers, report says

Among the CFA’s concerns are what it called the gutting of the CFPB budget by Congress, “even as the Bureau receives record high numbers of complaints about auto loans.”

The organization also said “the FTC “has not brought a single case against a car dealer since Trump installed new leadership, and the Commission refused to appeal the Fifth Circuit Court of Appeals decision striking down the overwhelmingly popular, cost-saving CARS Rule,” which would have prohibited bait-and-switch tactics and hidden junk fees. The FTC has also “abandoned its work to address widespread dealer discriminatory add-on pricing,” which often adds unneeded items to the cost of a car, the report said.

In a response to USA TODAY, an FTC spokesman said the agency would not respond to the question about why it did not appeal the CARS rule, but said that the agency has “brought some strong enforcement actions designed to protect consumers in this space, with some currently in litigation.”

# CONSUMER FEDERATION OF AMERICA

## WHAT IS IN STORE FOR OUR INDUSTRY?

### Access to a vehicle is important to everyday consumers

Auto loan defaults are indicative of overall consumer stress, and “that usually means consumers have stretched everything else that they can in their household,” Erin Witte, CFA director of consumer protection and co-author of the report, told USA TODAY.

Car buyers with above-average credit scores (620-679) were twice as likely to fall behind as they were before the pandemic, the report said. Borrowers aged 18 to 29 are also falling 90 or more days late on auto loans faster than older borrowers.

**Repossessions are at the highest level since 2009 and jumped an estimated 43% from 2022 to 2024**, the report said, citing data from Cox Automotive Market Insights and Outlook.

### Cycle of debt can be disastrous for consumers

Consumers can fall into a debt spiral when they can’t afford their car payment, Witte said.

That’s what happened to Erinn Compton.

The Rockford, Illinois, woman ran into mechanical problems with a 2014 Chrysler Model 200 with 95,000 miles almost immediately after buying it in 2023. She’d put \$1,745 down and financed nearly \$12,000 for 42 months. Compton was unsuccessful in returning the car to the dealership, which said it had a 30-day return policy. She also had title problems with the auto financing company.

Compton’s bills added up, including car repairs, and she missed two of her roughly \$285 monthly payments. Her car was repossessed and with no way to get to work, she lost her job and apartment. The auto loan company is also suing her for \$6,000.

“Although my story is complex, the solutions are easy to solve these continuous cycles of burden for any and everyone,” Compton told USA TODAY. “Our country is in a state of crisis from not just big things but also these everyday little things that are overlooked by the highest levels and wealthy corporations that don’t have to feel it directly.”

Compton is now substitute teaching, but said losing her car in 2023 threw her into a battle of homelessness, which persists. Two nights before Compton spoke to USA TODAY, she said she was sleeping in her car, but is now staying temporarily with a friend.

**Consumer protection:** Supreme Court lets Trump remove Federal Trade Commission member for now

### Call for government to protect consumers

The Federal agencies charged with protecting consumers have become politicized, as Biden-appointed commissioners have been removed by the Trump administration, said Witte.

Other consumer advocates agree that more protections are needed.

“People are hopelessly outgunned when they go to a car dealer,” Rosemary Shahan, president of Consumers for Reliability and Safety said, adding that “the agencies that are there to protect us at the Federal level have abandoned consumers.”

*Betty Lin-Fisher is a consumer reporter for USA TODAY. Reach her at [blinfisher@USATODAY.com](mailto:blinfisher@USATODAY.com) or follow her on X, Facebook or Instagram @blinfisher*





# Come Join Us In Vegas!

## Allied Finance Adjusters Midyear Meeting

### November 17-20, 2025

### Gold Nugget in Las Vegas, NV

#### Allied 2025 Midyear Convention Tentative Agenda

Please note the agenda is tentative and subject to change.

#### Monday, November 17th

Travel Day

3:00 pm - 6:00pm

Registration Open

#### Tuesday, November 18th

7:00 am - 8:00 am

Continental Breakfast / Registration Open

8:00 am - 8:20 am

Opening Intros. House Keeping, Vendor Intros

8:20 am - 10:00 am

Locksmith Class

10:00 am - 10:20 am

Break

10:20 am - 11:15 pm

Locksmith Class Continued

11:15 am - 12:00 pm

Locksmithing Hands on Lishi

12:00 pm - 1:00 pm

Lunch

1:00 pm - 2:00 pm

RDN Tricks and Short Cuts

2:30 pm - 5:30 pm

Allied Members Meeting, immediately followed by  
Allied Board and Committee Meeting

6:00 pm - 8:00 pm

Cocktail Party and Food

#### Wednesday, November 19th

8:30 am - 9:00 am

Continental Breakfast

9:00 am - 9:15 am

Opening, House Keeping, Announcements

9:15 am - 9:30 am

Break

9:30 am - 10:45 am

Kathy Pruitt - Proper Work PLace Etiquette

10:45 am - 12:30 pm

Mike King - Risk Avoidance

12:30 pm - 1:45 pm

Lunch

2:00 pm - 4:30 pm

Eagle USA Training with Ron Brown

6:00 pm - 8:30 pm

Cocktail Party and Food

#### Thursday, November 20th

### SAFE TRAVELS



# We Proudly Present Our Guest Speakers



## Kathy Pruitt

"Truth and trust are foundational, not optional."

With over 25 years of experience in organizational design, technical and leadership training development and delivery, and a varied background in Oil Refining and Distribution, Financial Management, Manufacturing, Insurance and Health Care, Kathy has developed innovative ways to address needs that fit into the existing demands of the industry. Her strength is an awareness of the unique challenges presented by the client group, and partnering to implement sustainable solutions.

Specializing in organizational effectiveness, Leadership development, technical training, and safety culture development.

Extensive experience partnering with management leadership, developing and delivering Competency Systems, Performance Management Systems, and Capability Development (detail below).

Specialties: Development of organizations and strategy, building "bench strength" of associates and leadership to accommodate company growth.

Self-starter, participative management style, motivator, bridge-builder, and developer of talents.



## Michael R. King, MCJ

Criminal Investigator | Author | GIS Technologist Mike King is an internationally recognized criminal investigator, and author with more than 40 years of experience in law enforcement, intelligence, and public safety technology. He began his career as a street cop in Ogden, Utah, eventually rising to Chief of Staff in the Utah Attorney General's Office. Trained by FBI profilers, Mike served as co-chair of the FBI's Violent Criminal Apprehension Program (ViCAP) and created UTAP, the Utah Criminal Tracking and Analysis Project. He is a founding board member of the Cold Case Foundation and has consulted on complex homicides, missing persons, and cult cases worldwide.

After retiring from law enforcement, Mike became the global Director of Emergency Communications and Fraud Solutions at Esri, leading worldwide strategies for public safety. His contributions help shape emergency response systems around the world. After retirement, he consulted for a year on mining intelligence from the deep, dark and surface web. He is the creator of Profiling Evil, a YouTube and podcast platform with over 235,000 subscribers and 22 million downloads.

Mike is a frequent law enforcement expert on numerous programs including CourtTV, Fox Nation, Dr. Phil, The History Channel and 60 Minutes Australia. He is the author of several books including the just released Wolves in Sheep's Clothing. Other works include: Deceived, She Knew No Fear, Predators, Analyzing Criminal Behavior, and Who Killed King Tut?

Mike holds a master's degree in criminal justice and has taught profiling and victimology at the university level, including several years as a visiting scholar at Boston College with contributions to the Harvard Medical School Program in Psychiatry and the Law. A respected voice in cult behavior, coercive control, and religious criminality, Mike continues to influence public safety through education, media, and global consulting. He can be reached through his website at

[ProfilingEVIL.com](http://ProfilingEVIL.com) or [@ProfilingEVIL](https://twitter.com/ProfilingEVIL)



# We Proudly Present Our Guest Speakers



## **Ron L. Brown**

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 neurolinguistics 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.

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# We Proudly Present Our Guest Speakers



## Background and Founding Story

**Royal Key Supply** began its journey with a foundation built on decades of industry experience and a passion for innovation. Co-founded by Billie Jo Stoddard and Mark Maupin, who brings over 10 years of expertise in automotive locksmithing, the company emerged from a successful background in the repossession industry. Mark first entered the repossession business in 1994 and, after acquiring their own repossession company in 2008, they discovered that key cutting and programming were the most profitable segments of their business.

## Expertise and Evolution

In 2018, Mark and Billie Jo transitioned their focus to automotive locksmithing, and by leveraging their extensive knowledge, they set out to create a comprehensive online automotive key supply store, Royal Key Supply which was later founded in 2023. Mauricio Lopez, the Technical Support Specialist at Royal Key Supply, brings about 4 years of locksmithing experience to the team. Mauricio plays a crucial role in ensuring that customers receive the technical support and guidance they need. His hands-on expertise complements the company's mission, enhancing the overall customer experience.

## Expansion and Innovation

Royal Key Supply is excited to announce its participation in the Allied Mid Year Meeting in November 2025, where they will offer specialized training and insights into the latest advancements in automotive key technology. This event will showcase their dedication to innovation and education in the industry.

Royal Key Supply is set out to be the leading destination for automotive locksmith supplies, driven by their combined expertise and commitment to excellence.



**Mark Maupin**  
Co-Founder/CEO



**Billie Jo Stoddard**  
Co-Founder/CEO



**Mauricio Lopez**  
Tech Support Specialist

# REPO2025 A GR



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# FROM FRUSTRATION TO FIRST TRY: HOW ALLIED FINANCIAL ADJUSTERS MADE MY ANNUAL COMPLIANCE FILING EFFORTLESS

By Roxanne Harris, Owner, ER Recovery • Marketing Director, Allied Financial Adjusters

Filing an annual compliance survey used to feel like running a marathon with no finish line. For years, compliance assessments have been a time-consuming, stress-inducing checklist of everything that could go wrong in your documentation process. But this year, something changed. I completed the entire survey—in full compliance—**on the first try**, and in under **two hours**.

How? I leveraged the power of Allied Financial Adjusters' member tools—and for the first time, compliance didn't feel like chaos. It felt like confidence.

---

## The Old Way: Confusion, Questions, and Rework

Anyone who has completed a compliance assessment knows how overwhelming it can be. The survey spans multiple categories—compliance policies, subcontractor screening, complaint management, data protection, training records, and more. Each section requires not just answers, but **supporting documentation** that proves your agency is upholding every consumer protection standard.

In years past, I spent days combing through binders, rewriting policies, and hoping what I submitted would pass. If I missed something? Back to square one.

---

## The Allied Advantage: Everything in One Place

This year, everything was different. As a proud member of **Allied Financial Adjusters**, I logged in to the secure member portal and went straight to the **Compliance Resources** section. What I found was a fully stocked compliance library—ready-to-use templates, prewritten policies, screening forms, training logs, complaint procedures, and even certifications accepted by major lenders.

Instead of reinventing the wheel, I simply:

- **Downloaded** Allied's full compliance manual
- **Cut and pasted** standardized language into the clients portal
- **Uploaded** sample documents provided through the Allied library
- **Customized** only where needed to match ER Recovery's structure and workflows

With that, I was done. It wasn't a guess. It wasn't a gamble. It was compliance—with confidence and clarity.

## What I Uploaded: Real Tools for Real Standards

Allied's resources made it easy to satisfy clients with document-heavy requirements. Here's what I submitted:

- A full **Compliance Management System** overview
- Subcontractor **screening and oversight** checklists
- **Training records and certification logs** for all agents
- Our documented **complaint handling policy**
- **Insurance and W-9 records** for subcontractors
- A mock **vendor certification letter** formatted and ready
- And a screenshot-style **compliance attestation** page



All were either provided directly through Allied or adapted from their templates.

---

## Two Hours. One Submission. Zero Red Flags.

This wasn't just easier—it was smarter. For the first time, I submitted my annual assessment in one sitting, with no missing documents and no follow-up requests. What used to take me days of research and trial-and-error took **two focused hours**—because Allied had already done the legwork for me.

---

## Why This Matters

If you're still doing compliance the hard way, you're losing time, money, and peace of mind. With regulatory scrutiny rising and lender expectations increasing, being a part of an organization like Allied Financial Adjusters isn't just helpful—it's essential.

I didn't just meet the bar. I raised it.

And I didn't do it alone.

---

## Final Thought:

The repossession industry is evolving. Associations like Allied aren't just trade groups anymore—they are compliance partners, digital toolkits, and lifelines for agents who want to run tight ships and land high-level clients.

This year, Allied helped me go from **frustrated to featured**. And if we keep empowering agents with resources like this, I truly believe the best is yet to come—for all of us.

*Roxanne Harris*



## ***Breaking Barriers and Building Connections: A Journey in the Repossession Industry***

For nearly four decades, one woman has been a steady force in an industry often misunderstood—and overwhelmingly male. With 38 years of experience under her belt, Vaunda Warnasch, the owner of Liberty Services, Inc. dba Liberty Towing & Recovery has not only weathered the changes of the repossession world but has also redefined what leadership looks like in a tough, high-pressure business.



*Vaunda Warnasch*

### **A Legacy Inherited—and Transformed**

The road to ownership wasn't part of the original plan. In 1987, she stepped in to help her late husband, Dale Warnasch, after his secretary didn't show up to work. Dale, who started the company in 1976, asked if she could help out temporarily. She never left.

"I came in and never left," she says. "So much has changed since that time."

Back then, building relationships with clients and helping save loans was as much a part of the job as repossessing vehicles. Now, she notes, the focus has shifted. "Today, the push is to get the car," she says. "It feels as though you almost have to beg for payment for your services. Back then, you were paid and appreciated."

After Dale's passing, she officially took the reins of the company. With guidance from her insurance agent and attorney, she separated the business into two entities: Liberty Services, Inc. and Liberty Towing & Recovery. What once was a seven-person team has now grown to a staff of 21 across both companies.

### **Facing Challenges Head-On**

Being a woman in a male-dominated industry hasn't always been easy. "That was one of the biggest challenges I faced when starting out," she reflects. "You had to constantly prove yourself."

But those challenges only strengthened her resolve. Her advice to other women hoping to step into male-dominated fields? "Be strong and knowledgeable in the field they choose."

Knowledge, she explains, is power—and preparation is key.

### **Breaking Misconceptions**

The repossession industry often comes with a stigma. "People think we can take a car at any cost," she says. "But that's not true." There are strict legal guidelines in place, and respect for both the borrower and the lender is critical.

In fact, one of the most rewarding parts of the job for her has nothing to do with cars—it's about people. "The opportunity to meet and create relationships with people from all around the United States is what I truly enjoy."

### **Staying Motivated in a Tough Business**

Repossession work can be confrontational, unpredictable, and emotionally draining. Yet, she remains grounded by a mindset of growth and progress.

"Knowing that each day is a new day and there is always room for growth and improvement—that's what keeps me going," she says.

She also draws inspiration from role models like Barbara Scheele, a respected figure in the industry and a fellow member of the convention committee. "I had the opportunity to work with Barbara, and I learned a lot from her. She was a true professional."





## WOMEN IN THE REPO INDUSTRY

### A Changing Industry

The repossession industry is not what it was in the '80s—or even five years ago. Major changes have swept through, from the rise of third-party forwarders to the skyrocketing costs of trucks, insurance, and repairs.

“Finding reliable insurance has become a challenge, and the cost of maintaining our fleet is higher than ever,” she says. “And perhaps most frustrating of all is how easy it is today for someone to claim a ‘breach of peace,’ even in situations where the law is followed to the letter.”

Yet despite all of this, she continues to adapt, lead, and inspire.

### Building a Future

Her journey is a testament to resilience, adaptability, and the power of relationships in business. From stepping in to help her husband to building a thriving, respected company, she has proven that success isn't always about where you start—but how you grow.

And for those just starting out—especially women who dream of making their mark—her message is clear: “Be strong, stay informed, and don't let anyone tell you what you can't do.”



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+

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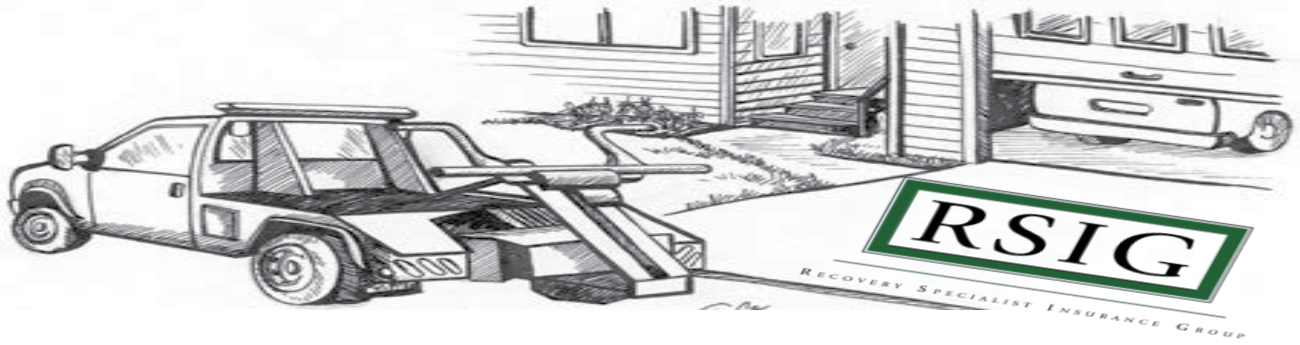
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# United We Stand!



The premier national trade association of the recovery industry, Allied Finance Adjusters, and the only 20 Group in the recovery industry and their referral network, Eagle Group XX/USA, have again **united** in 2025 in a joint effort to obtain well-paying direct business for their members from the lending community major players.

In late March members from these two groups attended, presented, sponsored and displayed at the largest gathering of credit union decision makers, the National Credit Union Collections Alliance (NCUCA) at Bellagio Las Vegas. This three-day event allowed direct access to the men and women who decide what recovery agencies to utilize when their collateral needs to be recovered. AFA/EAGLE GROUP XX had an excellent location in the vendor room and was listed in numerous venues as a “BREAKFAST SPONSOR”.

Representing AFA members was their President George Badeen, AFA Board members Lisa Hancock and Vaunda Warnasch, and AFA Marketing Chair, Roxanne Harris. Representing the Eagle Group was Peggy Chapman VP of Eagle Group's Western Division and Eagle Group XX Facilitator Ron Brown who presented the merits of using professionals at a well-attended roundtable session.

This was the 11th appearance of this group at NCUCA, and this united endeavor has produced a lot of business for members over the past years.

Then in August these two groups **united** again to sponsor and display at The United Creditors Connect Conference at the Venetian Las Vegas. This three-day conference brings together Credit Unions, Banks, and Auto Financing Groups in an intense three-day conference with plenty of opportunities to meet attendees and explain the benefits of using AFA/EGXX/USA members to handle their recovery assignments.

Compliance and training were major issues with attendees at this conference, and they were impressed with the online training AFA offers its members and Eagle Groups 800 plus Policy and Procedures Manual.

At the UCC Conference AFA was represented by Lisa Hancock and Vaunda Warnasch and Eagle Group XX/USA by Peggy Chapman and Ron Brown.

Allied Finance Adjusters and Eagle Group XX/USA stand united, side by side, to promote the professionalism and compliance of their respective members and to obtain clients who appreciate professionalism and who are willing to pay a fair fee for high standard efforts.

The attendees at both major events left with a clear understanding of, “If you pay peanuts, you get monkeys... and we are not monkeys”.





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# 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 Bozarth  
6775 E. Littletown 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  
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  
916-979-5046

**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 Ave., 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

**Branford**  
**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

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 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

229-436-1881

### 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

### Ringgold

#### **Westside Towing & Recovery Inc.**

Alex Peterson

1044 Scruggs Road, Ringgold, GA 30736

440-488-9040

## Hawaii

### Hilo

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

Paul K. Keolaokalani

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 Argo

2108 East 2nd St., Coal Valley, IL 61240

309-738-2872

### Decatur

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

Jason Kirby

1322 N. Rt. 121, Mt. Zion, IL 62549

217-864-6943

### Hickory Hills

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

Russell Lindemann

9851 S. 78th Ave., Hickory Hills, IL 60457

708-430-0275

## Illinois

### 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

# Member Directory

## Kentucky

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

**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., Geismen, 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 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

## Maryland

**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  
413-731-9663

## 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

**Minneapolis**  
**NextGen Recovery Services LLC**  
Mike Jansons  
1501 Johnson Street NE, MN 55413  
612-615-8697

## 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

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

## Montana

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

## Nevada

**Las Vegas**  
**Speedy Recovery, Inc.**  
Peggy Chapman  
4517 Vandenberg Dr., NLV, 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 Romero  
2000 4th St NW, Albuquerque, NM 87102  
505-550-5551

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## New York

### Bronx

#### **NYCR Industries Corp.**

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

### Brooklyn

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

Ronald Scott  
98-21 Rockaway Blvd., Ozone Park, NY 11417  
718-416-2000

### Brooklyn

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

Frank Alfano  
1908 Shore Parkway, Brooklyn, NY 11214  
631-772-6224

### Elmsford

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

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

### Farmingdale

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

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

### Hicksville

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

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

### New Windsor

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

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

### New York City

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

Thomas Endrizzi  
1188 Rte. 52, Walden, NY 12586  
845-778-8697

### Rochester

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

Todd M O'Connor  
178 Newbury St, Rochester NY 14613  
585-266-5850

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

## New York

### Syracuse

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

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

### Syosset

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

Leticia Nunez  
50 Price Pkwy, Farmingdale, 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

### Burlington

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

Pete Guelho  
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

### Charlotte

#### **N Style Towing LLC**

Jeremy Blaine  
5224 Rozzelles Ferry Rd., Charlotte, NC 28216  
704-391-2788

### Raleigh

#### **Cardinal Recovery, Inc**

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

### Wilmington

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

William 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

### Mandan

#### **US Recovery Services**

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



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## Ohio

### Cincinnati

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

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

### Defiance

#### **Fisher Recovery Services**

Christopher Fisher  
S-134 County Road 4, Liberty Center, OH 43532  
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 Paul Koskovics  
13421 Mahoning Ave., N. Jackson, OH 44451  
800-334-0866

### North Royalton

#### **Monarch Recovery**

Angela Murdock  
8700 Alkins 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  
440-377-5036

### Toledo

#### **Professional Towing and Recovery LLC**

Matthew Freeman  
4711 N. Detroit Ave., Toledo, OH 43612  
419-214-0185

## 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.**

Lisa Hancock  
701 Jet Dr., Midwest City, OK 73111  
405-843-7001 ext 101

### Tulsa

#### **ALSCO-Tulsa LLC**

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



# Member Directory

## Oklahoma

**Tulsa**  
**Baker Recovery, Inc.**  
Sam Baker  
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  
800 Greensburg Pike, North Versailles, PA 15137  
724-646-2700

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

**Philadelphia**  
**MJ Repo Services, LLC**  
Michael Moore  
1000 E. Comly St., Philadelphia, PA 19149  
267-938-1213

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

**York**  
**C&S Towing & Recovery Ltd**  
Curtis Reider  
1000-01 Loucks Mill Rd., York, PA 17402  
717-848-8220

## Puerto Rico

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

## South Carolina

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

## South Carolina

**Columbia**  
**Midland Auto Recovery LLC**  
Dick Frame  
3520 Pine Belt Road, Columbia SC 29204  
803-786-1580

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

## South Dakota

**Rapid City**  
**Dakota West, Inc.**  
Gary Sortland  
2325 Marlin Dr., Rapid City, SD 57703  
605-348-3731

**Rapid City**  
**West River Recovery LLC**  
Daniel Rathe  
8122 Norman Ave, Black Hawk, SD 57718  
605-858-1872

**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  
731-886-0454

## Texas

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

**Austin**  
**512 Adjusters Inc.**  
Katherine Jones  
9610 Brown Lane, Austin, TX 78754  
512-394-7376

## Texas

**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  
11181 Keith Rd., Beaumont, TX 77713  
409-892-1800

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

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

**El Paso**  
**G&M Repossession Specialist Inc.**  
Cynthia Gomez  
1111 Kessler, El Paso, TX 79907  
915-565-7376

**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 Amezcua  
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

# Member Directory

## Texas

**Whitney**  
**Elite Recovery Service**  
Richard Loden  
100 N Bosque, Whitney, TX 76692  
409-892-1800

## Utah

**Murray**  
**Repros**  
Daniel Heath  
42055 300W, Murray, UT 84107  
801-706-6989

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

## Virginia

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

**Rustburg**  
**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

**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

**Milwaukee**  
**Wisconsin Repossessors**  
Alicia Vergis  
12305 W. Silver Spring Rd., Milwaukee, WI 53225  
414-737-6489

**Mukwonago**  
**Ami Asset Management Inc.**  
Barbara Birkley  
807 Swan Dr., Mukwonago WI 53149  
262-662-0467



## 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 repossessioners 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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