

Professional

REPO SASSOR™

A Magazine for the Professional Recovery Industry

RABF - FALLEN AGENTS DAY FEBRUARY 26TH



See
Page 6 for
complete
story!

ALLIED
SINCE 1936
FINANCE ADJUSTERS

CELEBRATING
90 YEARS

ALLIED

FINANCE ADJUSTERS

1936 - 2026

90 Years of Industry Leadership

JOIN US IN SAN ANTONIO

For Our Mid Year Conference

Allied Finance Adjusters

90th Anniversary Celebration

November 9-10, 2026

Embassy Suites by Hilton

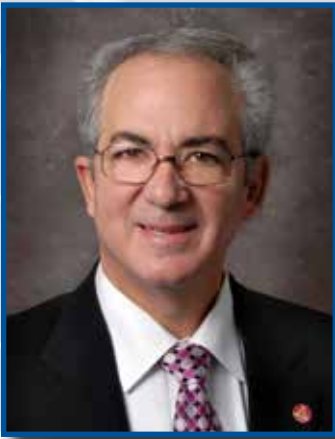
San Antonio Riverwalk Downtown

San Antonio, Texas

Find Certified Recovery Agents Nationwide

alliedfinanceadjusters.com





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.



Well, is winter gone or not? It's still cold in the Midwest, with record snowfall here and in other parts of the country. The west is having extreme heat as though it were summer. I guess spring has been skipped for many of us. The repossession industry has been busy for most agents. The tax season as they say is normally a slower time for most of us.

Gas surcharges are a major concern due to rising fuel prices from the ongoing conflict in the Middle East. I would recommend you look at contacting your clients to get a fuel surcharge. At my company we are looking at bringing in our coverage area unless we get milage fees or extra money to service our customers.

The executive committee has a full schedule with the Credit Union conference in Las Vegas and the NARS event both coming at the same time. Allied will be at both with some officers going to Vegas and others to NARS. Allied will have a booth at both events and will be passing out directories for clients and recruiting new members for Allied.

Board members are working on many different projects, with many exciting things going on in the industry. Many changes are going on with clients as well with new technology. AI is making its way to our industry, and you will hear more on that at upcoming trade shows. Clients switch between forwarding and direct access models. This 25th edition has some articles on these subjects.

We hope to see everyone at the Allied, RSIG annual convention in Las Vegas June 15-17, 2026. This year is the 90th anniversary of Allied having been founded in 1936. This event is going to be held in San Antonio, Texas on the River Walk Downtown, this will be the Mid-Year meeting as well. The events will take place on November 9-10, 2026. Allied is inviting old members to attend and enjoy a great party. Additional details about both events are provided in this issue and can be found on the website alliedfinanceadjusters.com.

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

George Badeen *President*

MIDWEST RECOVERY & ADJ. INC.
DETROIT, MI

Kayihan Seran *First Vice President*

NORTHLAND RECOVERY BUREAU
BURNSVILLE, MN

Lisa Hancock *Second Vice President*

ALSCO - TULSA LLC
TULSA, OK

Vaunda Warnasch *Executive Secretary*

LIBERTY RECOVERY SERVICES LLC
TYLER, TX

Richard Loden *Treasurer*

ELITE RECOVERY SERVICES
BEAUMONT, TX

In This Issue

- Page 3** President's Message
- Page 4** Executive Committee
- Page 5** Honoring the Brave: Fallen Agents
- Page 7** AFA Leaders...Know They Can
- Page 8** State Associations
- Page 9** Detroit Repo Shooter Sentenced
- Page 10** Outdated Contracts Are Costing You
- Page 11** Repossession Fees Haven't Changed
- Page 14** Opening the Door to Direct Partnerships
- Page 15** Updates to DNR License Agreement
- Page 16** REPO2026 - QR Codes
- Page 17** REPO2026 Information
- Page 18** Joe Taylor Memoriam
- Page 19** The January Axe - DNR Parts Ways with ARS
- Page 24** 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.

Email: prm@alliedfinanceadjusters.com

© Allied Finance Adjusters Association 2016



HONORING THE BRAVE: FALLEN AGENTS DAY 2026 AND THE TRADITION OF RABF ARM BANDS



In this industry where agents risk their lives daily to recover vehicles, a solemn day of remembrance stands as a beacon of respect and solidarity. Fallen Agents Day, observed annually on February 26, serves as a poignant tribute to the repossession agents who have been tragically murdered while performing their duties.

Established six years ago, this day not only honors the fallen but also highlights the inherent dangers of the profession, fostering unity within the industry to support affected families, agencies, and colleagues.

The origins of Fallen Agents Day trace back to a dark chapter in repossession history: the 1994 murder of Houston-based agent Tommy Deen Morris. Morris was killed during a double-assigned repossession account, an incident marred by controversy as local police and the district attorney declined to press charges, citing it as a miscarriage of justice.

February 26 marks the anniversary of this event, chosen deliberately to keep the memory alive and underscore the need for accountability and safety in the field. 2026's observance comes on the heels of a bittersweet milestone. In 2025, the industry experienced a rare break from the grim pattern of annual murders, with no new names added to the roll of the fallen after seven consecutive years of losses.

However, the year brought renewed attention to two previously known cases: 29-year-old Rick Tallon and 26-year-old Mark Brian Rider. Through a November 2025 article, Tallon's surviving daughters, Cindy and Karen, shared heartfelt stories of their father's life—a dedicated parent who cherished family barbecues, crafted a treasured grandfather clock from his work materials, and even survived a prior assault with a 2x4. Their reflections emphasized the human cost of the job, expressing gratitude for the ongoing remembrance and lamenting the lack of warnings provided to agents like Tallon and Rider before their untimely deaths.

Central to the observance of Fallen Agents Day is a simple yet powerful gesture: wearing black arm bands, often associated with the Repossession Agents Benefit (RABF), to symbolize mourning and honor for those lost in the line of duty. We at the Allied Finance Adjusters issued these RABF arm bands in the hope that they will become a widespread tradition, worn by repossession professionals, industry supporters, and even members of the public who wish to show solidarity.

The solemn color black represents the gravity of the losses, while the act of wearing them promotes awareness about the risks agents face. Participants are encouraged to don these arm bands throughout the day, whether at work, in meetings, or during personal reflections, as a visible reminder of the sacrifices made. Beyond the arm bands, the day

Continued on page 6

HONORING THE BRAVE: FALLEN AGENTS DAY 2026 AND THE TRADITION OF RABF ARM BANDS

encourages various forms of commemoration to ensure the names of the fallen are never forgotten. This collective act of remembrance extends to supporting the RABF, which provides aid to the families of fallen agents, helping with financial needs, counseling, and advocacy.

As Industry leaders, we call for widespread participation, urging everyone to "show some love" to the bereaved and to reflect on the bravery of those who serve.

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

As we mark Fallen Agents Day 2026, the wearing of RABF arm bands stands as a unifying symbol, bridging the gap between past tragedies and future safety initiatives. It reminds us that behind every repossession is a human story, often fraught with danger, and that honoring the fallen is not just a duty but a commitment to a safer industry for all.



Helping fallen repossessors and their families since 2002 with over \$735,000 distributed to date. Will you support us in supporting the repossession industry?
www.recoveryagentsbenefitfund.org ♦ 703.365.0409

“AFA LEADERS... KNOW THEY CAN”

Guest Editorial by Ron L. Brown



My fellow members of Allied Finance Adjusters, I was just looking through the 2026 AFA Directory and as I read the names of the members across the nation, in Alaska, Hawaii and Puerto Rico I saw one commonality... “LEADERSHIP”.

Men and women who are recognized by their peers as innovative thinkers, not just “talkers” but rather “walkers” who stand up, take on industry causes and follow through. Men and women of action... “TRUE LEADERS”.

I then begin to ponder just what it was that set the members of AFA apart from many others in the recovery industry... what made them “LEADERS”.

AFA Leadership requires that the members walk ahead of certainty, that they see possibility before it becomes obvious to others. They clearly understand that doubt from the outside becomes less powerful than clarity that they possess from within.

The AFA leader’s self-belief should not be considered arrogant but rather a responsibility. It is the decision to trust their preparation, their growth, and the knowledge they have obtained through experience. As AFA members and leaders, they believe in themselves. They stop waiting for permission to move forward and they stop measuring their worth by external validation and start defining success by the courage to stay aligned with their purpose.

These AFA leaders know there will be times when their visibility drops to zero, times when their desired results seem out of reach and forward progress seems impossible.

But they always remember that they are members of the Allied Finance Adjusters, the premier trade association in the recovery industry, always looking out for what is best for the members and in those trying times they believe in themselves, they trust in their leadership skills for their inner compass matters more than any outside influence. These AFA men and women, as true leadership dictates, keep going not because the path is well trodden and clearly marked, but because they know who they are and what they are capable of.

These AFA LEADERS are aware that that the greatest achievements happen when their own persistence and fortitude not just allows them to survive but rather it replaces the need for others’ applause.

The AFA leaders will always remember the words of Henry Ford, “*Whether you think you can or you think you can’t, you’re right.*”... and AFA LEADERS Know They Can.

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



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

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 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 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: (678) 257-7167 Email: Office@GALR.org

Emily Hemmings - 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.

Brian Tolstedt - President



Oklahoma Association of Professional Repossessors

Become a Member Today!

Contact us at 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 or call 631-588-3093.

Salvatore LoDico - President



Texas Accredited Repossession Professionals (TexasARP)

Visit www.TexasARP.org for more information and on how to become a member.

Stephanie Findley - President

info@TexasARP.org



DETROIT REPO SHOOTER SENTENCED

Source: Clickondetroit.com

Detroit, MI – January 3, 2026 –
In a rare case of swift justice, the woman who shot at a 41-year-old repossession agent employed by Tolemite Recovery in June has been sentenced. Unsurprisingly, it appears as though the DA let her off easy.



The trial against repossession shooter Shaquanda Tankersley ended in September when she pleaded guilty to felonious assault when the District Attorney dismissed her assault with intent to murder and felony firearm charges. As if that wasn't insult to injury enough, the sentence was almost worse.

The whole drama unfolded on June 15th at 2:58 p.m. when officers pulled up to a home on Nottingham on Detroit's east side where the Tankersley was in the process of taking aim at the still unnamed Repo Man. The agent testified that he felt lucky to be alive after a bullet whizzed through his hair and the back of his truck.

"I noticed a woman coming down the street as I was strapping the vehicle. I noticed cops coming down the street as she was yelling 'he stole my vehicle, get him!'" he testified.

"The car owner came and tried to stop the repossession, said something to the effect of 'you're stealing my car,' and fired multiple shots at the repo man and his truck," Detroit Police Chief Bettison said. *"Our officers fired shots at the woman, subsequently striking her multiple times."*

On the stand on Tuesday, the repossession agent testified that Tankersley yelled at the officers before firing 3-4 gunshots at him.

"Once she started shooting I was jumping in the truck and taking off. I don't know if she went right, left, or keep coming at me," he said. *"I know she hit her vehicle and the back window of my truck."*

The agent felt the woman had one thing in mind.

"She was trying to kill me," he said.

At the trial, Tankersley appeared in court with gauze on her back from the gunshot injuries sustained by the police and is charged with assault with intent to murder and felony firearm charges.

In September she pleaded guilty to felonious assault when the District Attorney dismissed her assault with intent to murder and felony firearm charges.

On Monday, February 2nd, Tankersley was sentenced to one to four years in prison, court officials said. One to four for attempted murder. Of course, she'll probably be eligible for parole in six months if not sooner. Yet another pathetic sentencing for a repo related violent crime.

For Brian Tolstedt and the staff at Tolemite Recovery, this was the second shooting at an agent in two days! Fortunately, neither agent was physically harmed in either, but the weak and inconsistent application of justice in these cases is frustrating to say the least.

OUTDATED CONTRACTS ARE COSTING YOU



Take Control and Update Them Annually

Recently, I was speaking with another agency owner who mentioned they were being paid very little by a client—and that their rates hadn't changed in years. I asked when they last signed a contract with that client. Their answer? About four years ago.

That was a red flag.

Contracts should be reviewed **at least annually**, and pricing and contract language should be renegotiated as part of that process. While some clients will proactively send updated contracts each year, many will not—and it is our responsibility as agency owners to request them.

This industry is constantly evolving. Legal requirements change, operational risks shift, and costs increase. When contracts aren't updated, it's not just your pricing that's outdated—**the language protecting your business is too.**

If you're assuming clients will voluntarily offer price increases or revise contract wording in your favor, think again. That rarely happens.

So, pull out those contracts and get to work.

If you're a member of **Allied Finance Adjusters**, take advantage of one of your benefits: you can send contracts to legal@alliedfinanceadjusters.com for review by **Machelle Morris**, our in-house attorney, at no additional cost before signing.

Protect your business. Know your worth. Review your contracts.



Lisa Hancock
2nd Vice President
Allied Finance Adjusters



REPOSSESSION FEES HAVEN'T CHANGED SINCE 2008 — BUT THE JOB HAS

By Billie Jo Stoddard - Royal Key Supply

For more than 15 years, the standard repossession fee has barely moved. Yet the job itself has changed dramatically. Today, repossession agents are not only expected to locate and recover vehicles, they are increasingly being asked to cut and program complex keys before the vehicle can even go to auction.

The Growing Key Programming Burden in the Repossession Industry

Over the past decade, the repossession industry has quietly undergone a major operational shift. Repossession agents, whose primary responsibility has traditionally been locating and recovering vehicles are now increasingly expected to cut and program keys before the vehicle is transported to auction.

At first glance, this may seem like a small additional step. In reality, it represents a significant expansion of responsibilities that has introduced new costs, new skills, and new operational complexity into an industry made up almost entirely of small businesses.

A Fee Structure Frozen Since 2008

Standard repossession fees have remained largely unchanged since around 2008, typically ranging between \$275 and \$325 per recovery. If those same fees were adjusted for inflation today, they would fall closer to \$410 to \$490 per repossession.

During that same period, repossession companies have faced rising costs across every part of their operations, including fuel, insurance, labor, compliance requirements, and equipment. For example, if adjusted inflation is a repo fee of \$490 but they are still being paid \$325 then that \$165 difference must be added into the key fee, it has to come from somewhere. Key fees have become an absolute necessity to their business survival.

Repossession Agents Are Being Asked to Become Locksmiths

Modern vehicles require increasingly complex key systems. What was once a simple metal key has evolved into transponder keys, remote head keys, flip keys, and proximity or push-to-start smart keys.

Programming these keys requires specialized tools, software subscriptions, training, and diagnostic equipment. Many repossession companies have invested tens of thousands of dollars in locksmith equipment simply to meet client expectations.

The Transparency Challenge

In many cases, lenders assign repossession accounts to forwarding companies, which then assign the work to local repossession agencies. If the repossession company does not perform locksmith work in-house, they may hire a mobile locksmith.

Along this chain, multiple parties may apply markups to key services. Agents are often required to provide detailed transparency about their costs, but that same transparency is not always visible throughout the rest of the assignment chain which leads to some lenders assuming the agent in “overcharging”.

Continued on page 12

REPOSSESSION FEES HAVEN'T CHANGED SINCE 2008 — BUT THE JOB HAS

A Knowledge Gap Around Modern Keys

Modern automotive keys vary widely in complexity and cost. Yet many stakeholders, including agents, forwarders, and lenders, do not always have the tools needed to identify key cost and complexity quickly.

Without systems that can determine key costs by vehicle configuration, labor time and complexity, approvals can become slow and inconsistent, often leading to unnecessary disputes.

The Problem with “National Pricing”

Some organizations reference national pricing benchmarks when determining key reimbursements. However, these benchmarks are often based on large national service providers operating with significant economies of scale and/or these benchmarks are lender kept pricing sheets of invoiced key fees.

Scale Matters

The difference between a repossession agency recovering 50 vehicles per month and one recovering 3,500 vehicles per month is enormous. Larger operations benefit from bulk purchasing power and dedicated infrastructure.

Most repossession companies, however, are family-owned businesses operating with limited resources.

An Industry Already Reduced by COVID

The COVID-19 pandemic significantly reduced the number of repossession companies operating in the United States. Many agencies closed during extended repossession moratoriums and never reopened.

Today's industry already operates with fewer companies and fewer trained agents than it did just a few years ago. Applying pressure to key fees while repossession fees remain stagnant will inevitably push more recovery agents out of the industry

A Growing Economic Imbalance

While repossession companies face rising costs and stagnant compensation, large automotive lenders have continued to grow significantly in market value over the past several years.

This widening economic gap can create frustration within the recovery industry when additional services are expected without compensation adjustments. Over the past five years the U.S. auto lending market has grown roughly 30%, while many of the largest lenders have increased their company value by 40–60% yet the standard repossession fee remains largely unchanged since 2008. While auction fees have increased by as much as 200% over the last 15 years, the standard repossession fee has remained virtually unchanged. Repossession agents today are recovering vehicles worth nearly 70% more than they were in 2008, yet the compensation structure has remained unchanged. How long can this imbalance continue?

The Path Forward

Meaningful progress with key fees cannot occur without first addressing the stagnant repossession fee structure that has remained largely unchanged since 2008. A meaningful discussion about key fees cannot take place while repossession agents are still forced to use those fees to offset more than a decade of stagnant repossession rates.

Once that foundation is addressed, the industry can work together to develop clearer standards for key programming reimbursement, better transparency across the assignment chain, and tools that help identify key costs quickly.

REPOSSESSION FEES HAVEN'T CHANGED SINCE 2008 — BUT THE JOB HAS

Closing Thoughts

The repossession industry plays a critical role in protecting collateral value and maintaining the efficiency of the automotive finance system. However, the expectations placed on recovery agents have evolved significantly while the compensation model supporting that work has remained largely unchanged.

By starting the conversation around stagnant repossession fees and working collaboratively toward modern standards, lenders, forwarders, and agents can help ensure the long-term sustainability of an industry made up primarily of small businesses that continue to perform one of the most difficult and essential roles in the auto finance ecosystem.

Before the industry can solve the key fee problem, it must first address the repossession fee problem.

Billie Jo Stoddard

Co-Founder/CEO - Royal Key Supply

Phone: (817)779-4758

Email: billiejo@royalkeysupply.com

1222 W Corporate Drive, Ste. E

Arlington, TX 76006

www.royalkeysupply.com



**For the Best Brands, Service & Installation
Call Wrecker Warehouse of Texas 972-303-0055**



Sales • Service • Installation



WESTLAKE FINANCIAL EXPANDS DIRECT AGENCY NETWORK IN PREPARATION FOR 2026 GROWTH



Westlake Financial recently announced this week that it is opening enrollment for qualified repossession agencies to work directly with the company as part of its strategic growth initiative for 2026.

The expansion reflects Westlake's continued investment in scaling its origination and servicing operations while strengthening relationships with high-performing, compliant recovery partners nationwide.

According to Brian Renfro, Executive Vice President- Servicing, the initiative is a core element of the company's long-term growth model.

“As we look ahead to 2026, our growth strategy is centered on building deeper partnerships with agencies that share our commitment to compliance, performance, and professionalism,” said Renfro. **“By expanding our direct agency network, we're creating a more efficient, transparent, and collaborative recovery ecosystem that supports both our clients and our vendor partners.”**

Westlake continues to experience unprecedented growth driven by increased originations and expanded national partnerships. The company's operational strategy emphasizes technology-enabled assignment logic, consistent communication, and performance benchmarking across its nationwide agent network.

Michael Britton, AVP of Repossessions and Remarketing, emphasized the value of building direct relationships with agencies that meet Westlake's standards.

“Working directly with agencies allows us to establish true partnerships instead of transactional relationships,” said Michael Britton, AVP of Repossessions and Remarketing at Westlake. **“Direct agencies benefit from consistent volume, faster communication, and clearly defined expectations, while we gain trusted partners who understand our compliance requirements and take pride in representing our brand in the field.”**

Britton added that the company is focused on onboarding agencies that demonstrate strong operational discipline and a commitment to industry's best practices.

“This is an opportunity for agencies who want to grow alongside us and be part of a national servicing platform that values accountability and long-term relationships,” he said.

To begin enrollment or inquire further, send an email to: RepoVendorManagement@westlakefinancial.com



IMPORTANT NOTICE

Dear Affiliates,
DRN is preparing to update how certain terms and conditions in its License Agreement with DRN Affiliates are enforced, as well as to implement updated usage guidelines for participation in the DRN Recovery Network. Please review the information below carefully.

Non-Competition Restrictions

The DRN license agreement includes a non-competition restriction that applies during the term of the agreement and for a post-termination restrictive period of up to one year. Effective Jan 07, 2026, and provided that the DRN Affiliate:

- Is not in violation of the license agreement, including the non-competition provision, and
- Has no outstanding financial obligations to DRN, including but not limited to any unpaid camera note,

DRN will not enforce a post-termination restrictive period longer than 90 days. Following this 90-day restrictive period, neither the DRN Affiliate nor any Related Parties will be eligible to return to the DRN Recovery Network for a period of one year.

Updated Usage Guidelines

The license agreement requires DRN Affiliates to comply with usage guidelines established by DRN from time to time. Accordingly, the following guidelines are effective immediately:

- Any violent, aggressive, or threatening conduct by a DRN Affiliate or any Related Parties toward any individual, including other DRN Affiliates and Industry partners, will not be tolerated and may, at DRN's discretion, result in suspension or termination from the DRN Recovery Network.
- If a DRN Affiliate is suspended, terminated, or removed from the network of any LPR Provider or Lender due to a violation of that Provider or Lender's policies, DRN may, at its discretion, suspend, terminate, or remove the Affiliate from the DRN Recovery Network.
- DRN may suspend a DRN Affiliate from the DRN Recovery Network during the course of any investigation into alleged violations of the license agreement, these usage guidelines, or any applicable federal, state, or local law or regulation.

These guidelines are intended to supplement, and do not replace, any existing policies or guidelines currently in effect. If you have questions regarding these updates, you may contact the DRN team @ drnaffiliate.managers@motorolasolutions.com.

Sincerely,
DRN Team



REPO2026 – June 15-17, 2026

Mark your Calendars and Plan on Joining Us!

LAS VEGAS, NEVADA

South Point Hotel & Casino

**Registration for REPO2026 is now live and open!
Register for the event at: repo2026.net**



Get your room for REPO2026
Hosted by
Allied Finance Adjusters (AFA) &
Recovery Specialist Insurance Group
(RSIG)
June 15-17, 2026
Reserve Your Room Today!

*To get a room at the hotel
at our discounted rates.
Hotel link using REPO2026
for discount or
Call 702-797-8901 and give
them the code REPO2026 to
reserve your room!*



Scan the
QR code to get
registered today!

Registration is open so be sure to mark your calendars and plan on joining us!

Allied, RSIG would like to invite you to attend this year's fantastic Repossession Seminar open to everyone in the Repossession Industry, **regardless of if you are an RSIG or Allied Finance Adjusters, Inc. Member.**

This year give the gift of **education, training and networking** and a trip to **Southpoint Hotel and Casino in Las Vegas, NV** and attending **REPO2026 hosted by Allied Finance Adjusters (AFA) and RSIG (Recovery Specialist Insurance Group)!**

Registration is now open at www.repo2026.net and the gift of knowledge and community truly are the gift that keeps on giving! Sharing knowledge and experience strengthens the ties that bind us and we know that **as an industry we are stronger together!**

AFA and RSIG are celebrating 120 years of service and advocacy to the repossession industry in 2026 and **we want you to be part of the experience!** Take advantage of by getting registered at www.repo2026.net today!

With **11 restaurants, a 16-screen movie theater, 64 lane state of the art bowling center** that hosts the United State Bowling Congress championships, and a **rodeo worthy Arena.** Many live entertainment options at The Show Room – **SouthPoint has something to offer everyone** – even if the tables or slots aren't your thing!

Limited Number of Rooms Available! - Get Your Room NOW!

If you'd like to **ensure you get a room** at the hotel at our discounted rates, please use this link – but remember now that registration is open, you'll need to register for the conference itself as well. **Just getting a room doesn't mean you're registered for the event!**

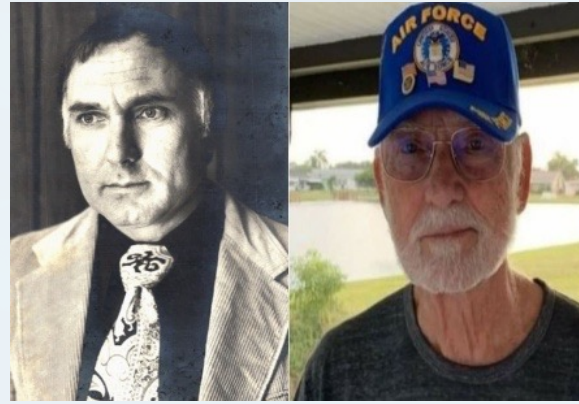
Use the link at: www.repo2026.net to register as an attendee.

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.**



JOE TAYLOR AFA MEMORIAM



Joe Taylor 1935 – 2026

It is with profound sadness that Allied Finance Adjusters (AFA) announces the passing of Joe Taylor, a true pioneer, respected colleague, and dear friend to so many in the repossession and recovery industry, who left us at the age of 90. Joe entered the repossession industry in 1961 as a reposessor for Associates Finance Company. Over the decades that followed, he left an indelible mark on the profession — widely known throughout the industry as a man of calm demeanor, unwavering patience, and deep compassion for both his fellow professionals and the borrowers they served.

In 1999, recognizing the urgent need for greater standards to protect agents, consumers, and clients alike, Joe partnered with Stamatis Ferarolis to create what would become his defining legacy: the Certified Asset Recovery Specialist (CARS) program — the industry's first nationally accepted repossession compliance certification. Working tirelessly, Joe and Stamatis developed a comprehensive education manual to guide agents in understanding federal repossession law. To this day, CARS remains a cornerstone of compliance education, recognized and respected across the legal and financial communities.

Though Joe was not a direct member of the AFA his contributions elevated the entire recovery profession that we have championed since 1936. He remained a trusted voice and friend to countless professionals in our community until his retirement at the age of 82.

In 2020, Joe was diagnosed with Lyme disease, a challenging illness that brought chronic pain, dizziness, and fatigue. Supported by the steadfast love of his wife, Elizabeth (Liz), and his son, Brian, he faced his condition with the same quiet strength, dignity, and grace that characterized his entire life and career.

Joe Taylor was one of the kindest and gentlest men our industry has ever known. His passing leaves a deep void in the repossession and recovery community he worked so tirelessly to improve. On behalf of all AFA members and the broader profession, we extend our heartfelt condolences to his wife, Liz, his son, Brian, and everyone privileged to have known and worked alongside this remarkable man.

May his legacy of integrity, compassion, and dedication continue to inspire us all. Rest in peace, Joe.

THE JANUARY AXE - DRN PARTS WAYS WITH ARS



“It’s not you, it’s me.” A common statement made every January by many trying to soften the blow of a breakup. January is after all a peak month for relationship breakups. This holds true in business as well. Last week, Digital Recognition Network (DRN) announced a breakup of their own.

Recently, Digital Recognition Network (DRN) released a memo to its agent network that caught many off guard. In that memo, they stated that they were parting ways with their relationship with American Recovery Service (ARS) as a “pickup provider”. Why; is the question many are asking.

In the memo, DRN states that their termination of this relationship has no impact on their agent network’s ability to receive ARS’s direct assignments, perform recoveries or participate fully in the DRN LPR network.

This termination of a forwarding company is not DRN’s first. As many of you will recall, in early **2002**, **DRN cancelled their relationship** with another forwarding company, Primeritus. This came on the heels of some very public issues the repossession industry was having getting paid by them.

The timing of a January termination appears consistent with DRN’s prior action and was likely in consideration for some time beforehand.

DRN has for many years maintained an agent advisory board and works closely with many agencies to identify areas of concern for both DRN and the agents. What impact this may have had on DRN’s decision is unknown and unlikely to be publicly disclosed.

California based American Recovery Service, a Patrick K. Willis Company, Inc., has been in business for over 30 years and maintains a reported agent network of nearly 800 agents nationwide. In addition, ARS claims on their website that they have recovered over 650,000 units through LPR.

What impact this will have on their network is yet to be known. But this announcement probably came as something of a surprise for ARS. At this point, it is unknown what changes they may make or if they will attempt to partner with DRN’s primary repossession industry competitor InsightLPR.



SLIDE-IN UNIT



2 YEAR WARRANTY



SPECIFICATIONS

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

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



STANDARD FEATURES

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

OPTIONAL FEATURES

Engine-Mounted Clutch Pump Kit
Upgrade to 701 Series
with 5,000 lb Wheel Lift
8,000 lb Drag Winch
Frame Supports
Motorcycle Attachment
400 lb Counter Weight
Super Springs

CHASSIS RECOMMENDATIONS

10,000 lb GVW
Dual Wheels
Designed to be Installed on a Pick Up Truck Chassis
Never Exceed the Chassis Max GVW Rating During Towing

LIKE US ON FACEBOOK

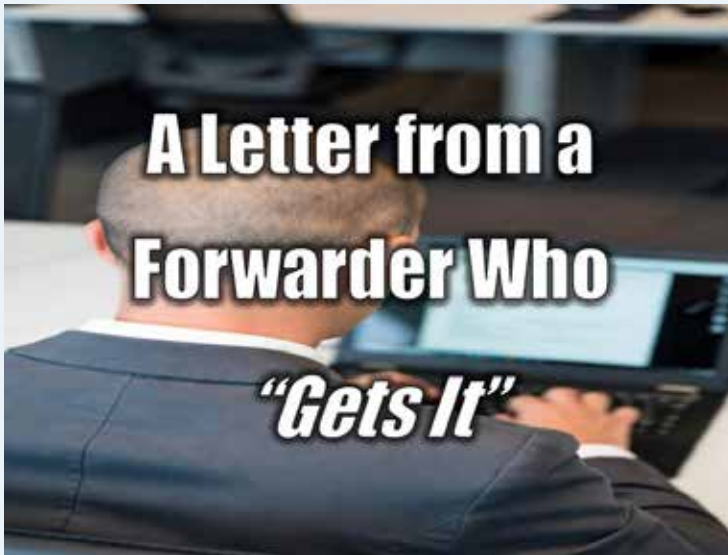


WWW.DYNAMICTOW.COM

CONTACT US: 1-800-831-9299

A LETTER FROM A FORWARDER WHO “GETS IT”

Guest Editorial By James Cargo, Resolution Management



In this industry, it's easy to dismiss the forwarding industry as being loaded with self-serving clock punchers and people who just don't "get it." Fortunately, there are many who are better than this and it is always validating when we do find the ones who do "get it." The following is a post from LinkedIn made by a forwarder who definitely does "get it."

Auto Repossession in the U.S., is it worth the risk?

Tonight I spoke to a Repossession Owner whom I have known for many years. Our call was an hour long, and we talked about a recent incident involving the shooting of one of his Employees. I was thankful that he is recovering and still with us. However, my frustration over the ongoing lack of support has overcome my emotions.

I love and respect the Men and Women of this Industry. I have always done my best to support and assist them in any way I could over the years. Even today, I am always available in the event of anyone wanting to call/text me even if it's just to say 'Hi'.

Owning a Repossession Company is **EXPENSIVE**, requiring significant upfront capital for tow trucks (used: \$30-\$80k+, new: \$90-\$120K+), specialized equipment, insurance (Large annual premiums with few options), licensing/bonding, office space with a lot, and working capital for 6 months+ of expenses. The total startup costs can easily reach a potential \$1 million for a full operation. Major costs include specialized tow vehicles, spotter cars, robust insurance (on-hook, wrongful repossession), Software, Safety Gear, Camera's, and regulatory compliance.

Repo Work is not the single most dangerous job in the US. Logging workers have the highest fatal injury rate, followed by fishing and hunting workers. While there is no official federal database that tracks repossession-related shootings as a specific category, industry data and historical reports indicate that such violence is a recurring issue in the United States.

Recent Statistics and Industry Trends

2023 Deadliest Year: The repossession industry reported 2023 as one of its deadliest years, with seven agents killed in the line of duty.

Underreporting: Industry experts estimate that as few as 10% of violent incidents occurring during repossessions are reported in the news.

Violent Incidents (2019-2024): One Industry Tracker reported over 195 violent incidents - including shootings, physical assaults, and vehicular attacks - across more than 80 cities over a five-year period ending in 2024.

Continued on page 22

A LETTER FROM A FORWARDER WHO "GETS IT"

Recent Shooting Cases (2024-2025)

December, 2025 Milwaukee, WI: A Repossession Agent was shot multiple times while securing a unit. Police and Emergency Responders were called and able to rush the man to the hospital where Doctors performed emergency surgery. The agent is recovering. No Arrests made yet.

September, 2025 Brockton, MA: A Repossession Agent was shot in the leg after a vehicle owner fired 9-10 rounds at the repossession crew.

June, 2025 Horn Lake, MS: A Tow Truck Driver was shot during a verbal altercation while attempting to lift a vehicle.

January, 2024 Port St. Lucie, FL: An Agent was shot 6 times at point-blank range while attempting a tow; he survived the encounter.

Historical Context

GMAC Massacre (1990): One of the most significant historical incidents occurred in Jacksonville, Florida, where a man whose car was repossessed killed 9 people and wounded several others at a GMAC finance office.

Personal Reflection of the Industry

I've known many of the Men and Women of the Industry. Everything I've learned and know today is based on the combined knowledge of the Industry and the people that run it. My feelings about the Industry today are that the perception of the margins and safety of the job are misunderstood.

Many Clients and Forwarders employees fail to understand the complexity and dangers of the industry. This can be easily resolved, in my opinion, through educating those employees in what is involved and what the dangers can be.

I'm not saying that Clients and Forwarders are unsympathetic; I do believe there is a level of concern when an incident occurs. However, after a short period of time, it's business as usual. Too often I feel that sympathy for the Repossession Agent can be turned in favor of a Customer when they give the all too familiar story of hardship. While I understand, as do the Repossession Agents, I feel that it's always the Repossession Agent who is made out to be the "fall guy" or "bad actor" for the Client to save face.

These hard-working men and women were hired to do the job, and they did it with professionalism, tenacity, and honesty. Treat them as such and give them the respect and partnership you sell them over and over.

The repercussions for a Customer doing harm are simply not strong enough. Besides Repossession Agents being shot at, Customers damaging trucks, Lots, and making more threats than you can imagine. But the Repossession Company has to be so careful not to produce bad press, or "Breach of Peace" because the lender will black list them.

At what point does a Client come to the understanding that the Customer isn't always right? Their own failures have resulted in the Repossession Agents doing their jobs that the Clients ask them to do in the first place.

I recall an instance one night as I was driving home years ago. An Executive called me asking me to contact a repossession company and tell them that a Customer had to get into their repossessed vehicle that night to get their Children's necessary medication. I contacted the Owner of the company, who was sympathetic and told me they were on the way to pick up their two small children, but would be kind enough to meet them at their lot to allow them in and get what they needed.

45 Minutes later the Owner called and told me that two men had met her there, and her two children were with her, her staff was out working, and they were alone. Luckily, the people that came were not dangerous because they had lied to the Client to get into their car to retrieve two loaded handguns.

A LETTER FROM A FORWARDER WHO “GETS IT”

Yep, I was floored with anger. I called the Executive who had called and told them to never ask me to do that again and let the Client know that this could have ended badly. Now, this is a story that I fall back to every time someone pushes me to call a company to allow someone to come after hours. Redemption hours are for safety above all else.

Everyone in the Repossession Industry has Multiple Stories like this, and most are far more serious. There was an Owner who told me once he was shot at weekly on the job. I asked him why he would do a job that is so dangerous. He said, "I don't know what else to do". Is it worth it?

How can it be improved?

This perspective will be viewed differently by many, and that is expected. However, I firmly believe the repossession industry can and must be improved through intentional technology adoption (data analytics, integrated systems, LPRs), higher data standards and transparency (unified platforms, clear performance metrics, and agent data ownership), stronger collaboration between lenders and agents (meaningful scorecards, fair pricing, and clear contractual expectations), and true professionalization through training and standardized practices.

At the same time, we must focus on confronting the most pressing reality facing this sector: compensation has not kept pace with the true cost of doing business. Insurance premiums, compliance burdens, labor, and overhead continue to rise, while recovery fees remain largely stagnant. The margins in this industry are far thinner than many realize. In fact, countless repossession companies have been forced to diversify simply to survive.

Most critically, any agent harmed, or worse, killed while securing collateral in this country, is a tragedy that should shake this entire industry to its core. Continuing to offer prayers without meaningful action is no longer enough. If we fail to confront the systemic risks, inequities, and misaligned incentives that place agents in harm's way, we become nothing more than clanging cymbals, making noise without effect.

It is past time for this sector to come together, speak with clarity, and implement real solutions that protect agents, sustain businesses, and preserve the integrity of the recovery ecosystem.

If we truly value the people who secure collateral, then protecting them, compensating them fairly, and reforming this system is no longer optional; it's our obligation, and the question is whether this industry will finally choose courage over complacency.

One of my most important memories from my childhood is the day my Dad took the family and me to see the Vietnam Veterans Memorial wall in Washington DC. I remember my Dad was helping a woman find the name of her Husband on the wall, it was her first time visiting it.

While she had a general idea where to find it, she was struggling. My Dad took the time and looked with her and found the name. And when he did, I'll never forget, the Woman and my Dad held each other in a crying embrace.

At the time, I never understood the importance of that moment. Now it's a lasting memory of how we are all in this together and work so hard to make this a better place for everyone. That should be our goal. Leave this world in a better place than when we found it. Let's all make that happen. Together....

James Cargo,
Resolution Management

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
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

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

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 Dickinson
6301 Angelo Ct. #5, Loomis, CA 95650
916-660-0424

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

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

California

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

Colorado

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 English
4131 NW 6th St., Gainesville, FL 32609
352-336-5464

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

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

Member Directory

Florida

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

Augusta
Allstate Towing and Recovery LLC
Justin Parrish
2452 Wheelless Road, Augusta, GA 30906
706-426-6873

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

Tifton
Artis Recovery
Carl "Wes" Carico
24 Hobby Perry Road, Tifton, GA 31794
800-811-6939

Hawaii

Hilo
BB Towing Asset Recovery LLC
Keolaokalani Paul Kalili
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

Idaho

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

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

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 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 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
Landon C. Corolla
4107 Taylor Blvd., Louisville, KY 40215
502-367-1115

Louisiana

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

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

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

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

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

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

Member Directory

Maryland

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

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

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

Massachusetts

Springfield
Recovery Zone
Keith Burger
235 Mill St., Springfield, MA 01108
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
J&S Recovery Inc.
Jason Kummerfeldt
P.O. Box 31292, Billings, MT 59107
406-248-8103

Nevada

Las Vegas
Speedy Recovery, Inc.
Peggy Chapman
4517 Vandenburg Dr., 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

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

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

Massapequa Park
Checkmate Collateral Solutions LLC
Ralph Cahn
4910 Merrick Rd #441, Massapequa Park, NY 11762
631-608-8015

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

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

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

Member Directory

New York

Spring Valley
Empire State Recovery Services Limited
Dimitry Naemit
27 West St., Spring Valley, NY 10977
914-393-1685

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

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

North Carolina

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

Colfax
Home Detective Company
Gary Deese
8312 Tyner Loop, Colfax, NC 27235
800-382-7033

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

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

Oklahoma

Tulsa
Baker Recovery, Inc.
Sam Baker
5953 E 15th, 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
267-938-8123

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
280 Thorpe Road, Summerville, SC 29483
843-851-4377

Member Directory

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

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

Balch Springs
West Texas Auto Recovery, Inc.
Al Gonzalez
11932 Crumpton Dr., Balch Springs, TX 75180
972-288-2222

Texas

Beaumont
Elite Recovery Service
Richard Loden
148 S. Dowlen PMB 797, Beaumont, TX 77713
409-892-1800

Conroe
IR 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

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
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

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



Financing up to \$2.5 million¹ for the Tow Industry

Ascentium Capital, a division of Regions Bank, helps you acquire commercial vehicles, equipment, technology and more. Your specialized finance manager will take a consultative approach to customize a finance program focused on your success.

Fast. Flexible. Financing.



App-only up to
\$750K (total exposure)



Convenient
repayment terms



Most credit decisions
within 1-2 hours

Request a no obligation finance quote today:

Todd Chase - Senior Vice President - Sales
281.883.0112 | ToddChase@AscentiumCapital.com

Learn more: Ascentium.info/tow-24



AscentiumCapital.com

¹ Financing terms are subject to change and dependent on credit parameters, including collateral and documentation requirements and credit approval. Ascentium Capital is a division of Regions Bank. Loans provided by Regions Bank, member FDIC, doing business as Ascentium Capital. ©2024 Regions Bank. Ascentium, Ascentium Capital and the Ascentium Capital Logo are registered trademarks of Regions Bank.

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 repossessors 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.rsiguniveristy.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.



RECOVERY SPECIALIST INSURANCE GROUP

Join Allied and get National exposure to Clients throughout the United States

- **Owner and producer of the Professional Repossessor Magazine**
- **Full time Attorney for questions and answers, Training, and contract review**
- **World class website and social media coverage**
- **Disaster, Compliance, Policies and Procedures, Templates**
- **Monthly newsletter to all members**
- **Each member covered by \$1 million dollars in client protection insurance**
- **Two annual conferences held for members and their employees training**
- **Annual Directory of members sent to over 15 thousand Auto Financiers**

Just a few of the many benefits you receive as a member of Allied Finance Adjusters Conference Inc.

For more information, how you can become a member of the oldest and largest National Trade group for professional reposseors, visit our website at <https://www.alliedfinanceadjusters.com>.

You can use our online application process or contact us at 1.800.843.1232.

Or contact our membership Chair at membership@alliedfinanceadjusters.com

APPLY AT

www.alliedfinanceadjusters.com



MADE IN USA

FORK LIFT ATTACHMENT



DYNAMIC FORK LIFT ATTACHMENT

DYNAMIC FORK LIFT ATTACHMENT WITH 90° CAPABILITY

The Dynamic Forklift Attachment gives your company the ability to relocate automobiles at your auto Auction, Dealership, Repair Shop, Salvage Yard, Impound Yard and just about anywhere a vehicle needs to be relocated.

While damage is always a concern when relocating vehicles. The Dynamic Forklift Attachment offers greater visibility and mobility for relocating vehicles into tight areas.

Built with a Capacity of 5,000 lb, The Dynamic Forklift Attachment is Strong, Stable, and Built to Last.

Isn't it time that you put The Dynamic Forklift Attachment to work for you?

(800) 831-9299 • www.DYNAMICTOW.com



PRESORTED
USPS MARKETING
MAIL
U.S. POSTAGE PAID
KOKOMO, IN
PERMIT #154

P.O. Box 3853
Midland, TX 79702

Phone: 800-843-1232

Fax: 888-949-8520

www.AFArepo.com

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

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

**THE #1 SOLUTION FOR THE
REPOSSESSION INDUSTRY.**



LIKE US ON
FACEBOOK

OR VISIT

WWW.DYNAMICTOW.COM

CONTACT US:

1-800-831-9299

Dynamic proudly donates
a Slide-in unit every year
to the RABF Association