

**Professional**

# **REPO** **ASSESSOR**™

A Magazine for the Professional Recovery Industry



**FIRST EDITION**

**SPRING 2016**

**CONVENTION INFORMATION INSIDE**



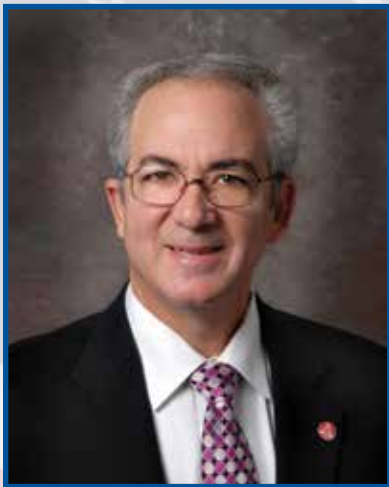
myrecovery.com

# TOGETHER WE CAN CHANGE EVERYTHING!

- Rent us or own us
- Free limited version
- No assignment transaction fees ever
- Dividend potential for ownership program

	Limited User Subscription <b>FREE!</b> <small>No license/setup fees</small>	Lending Institution Subscription <b>FREE!</b> <small>No license/setup fees</small>	Owner Program Office Pro - Owner Subscription <b>\$195 / month</b> <small>Based on 5 user license \$400 license/setup fees</small>	Active/Transporter Subscription <b>FREE!</b> <small>No license/setup fees</small>
Receive Assignments	✓	✓	✓	✓
Complete Invoices	✓	✓	✓	✓
Add Condition Reports	✓	✓	✓	✓
Update Accounts	✓	✓	✓	✓
Detailed MySearch	✓	✓	✓	✓
Secure Chat	✓	✓	✓	✓
Secure Mobile App	✓	✓	✓	✓
Add New Assignments		✓	✓	
Custom Reporting		✓	✓	
Driver Navigation and Routing			✓	
Future System Owner		✓	✓	

# Presidents Message



George Badeen

Hello and welcome to Professional Repossessor Magazine. This complimentary magazine is provided by Allied Finance Adjusters Conference Inc. *The mission statement of Allied is as follows:*



## Mission Statement:

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.

With this mission statement in mind the board of directors of Allied has restarted this magazine in hopes to advance our industry through better communications. This being the 80<sup>th</sup> anniversary of Allied, I would like to tell you about our association. Twice a year our agents come together in one place to share ideas, exchange information, participate in industry related education, get updates on changing laws and stay current on industry issues. When you hire an Allied agent, you are getting the very best. Prior to acceptance, each member must meet strict criteria to qualify for our membership. We conduct a criminal background investigation, credit check and a lot inspection. Each member must have multiple years in the industry, the correct liability insurance, a business location and the correct equipment to get the job done right.

When it comes to hiring an agent, we know you have a choice. We believe the members of Allied represent the very best our industry has to offer. When it is time to choose an agent, please remember to reach for the Allied directory or visit our website at [www.alliedfinanceadjusters.com](http://www.alliedfinanceadjusters.com) where you can use the agent locator on the home page.



## Allied's Executive Committee

- **George Badeen** *President*
- MIDWEST RECOVERY & ADJ, INC.  
DETROIT, MI.
- **Carl Purvis** *Past President*
- FEDERAL AUTO RECOVERY  
ATLANTA, GA.
- **Jaime Hernandez** *First Vice President*
- PHANTOM TOWING AND RECOVERY  
OZONE PARK, NY.
- **James Osselburn** *Second Vice President*
- CERTIFIED AUTO RECOVERY, INC.  
VERONA, PA.
- **Elisa Schmid** *Executive Secretary*
- VICTOR VALLEY ADJUSTORS, LTD.  
VICTORVILLE, CA.
- **Bryan Finn** *Treasurer*
- NATIONAL ASSET RECOVERY  
SPECIALISTS, INC.  
BEREA, OH.

## In This Issue

- Page 1** Presidents Message
- Page 2** Executive Committee
- Page 3** A Year in Review the RABF
- Page 4-5** 80 Years of Allied
- Page 6** Social Media Effects on Insurance and Credibility
- Page 7** United We Stand Man in the Mirror  
By Dana Loan
- Page 8** CALR Information
- Page 9** State Association Support
- Page 10** 2016 AFA Convention Speakers
- Page 12** 2016 AFA Convention Agenda
- Page 13** Savannah Riverboat Cruise
- Page 14-21** 80 Years of Allied Member Directory
- Page 22** The GM Code Killer
- Page 23** Become a Member of Allied
- Page 24** Certification for Professional  
Repossession Agents

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. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., 956 S. Bartlett Road Suite 321, Bartlett, IL 60103; alliedfinanceadjusters@gmail.com.

© Allied Finance Adjusters Association 2016



# The Recovery Agents Benefit Fund (The RABF)...A Year in Review



Years ago, when word of a reposessor's injury or death occurred, donations to the Recovery Agents Benefit Fund a recognized 501c3 organization, quickly followed. Then with the turn in the economy and the slow recovery those donations have essentially stopped.... A troubling sign of the times.

Thanks to the generosity of Anthony Gentile and Dynamic Manufacturing, fundraising efforts have continued at industry functions where the RABF is given the opportunity to sell raffle tickets for a Dynamic Slide-In unit that is provided year after year. But even those sales are down.

In 2015, the RABF was called upon to assist 8 families. Disbursements in 2015 totaled over \$39,000 to help the 8 families assisted in 2015. These funds are collected primarily from the sale of the raffle tickets for the Dynamic Slide In Unit donated by Anthony Gentile and Dynamic Manufacturing. Anthony has pledged another unit for 2016, winner to be drawn in Nov 2016 at the Baltimore Tow Show (do not need to be present to win) – where Dynamic has a big following and presence; raffle tickets are available for purchase online. <http://www.recoveryagentsbenefitfund.org/raffle.asp>

2015 also saw more lenders stepping up to donate to the fund and we hope they will continue their support in 2016. The fund also collected over \$20,000 from donations and an auction held at the RSIG/Allied Finance Adjusters Annual meeting and almost \$10,000 was donated from collection efforts at the Primeritus meeting held in Nashville last year. (A special thanks is extended to Martin Giles of Atlantic Wrecker Sales who donated several pieces of sports memorabilia to the RABF auction that helped drive bids and ultimately donations to the RABF!) Also, a few more individuals are beginning to make regular monthly contributions and several have pledged larger (\$500 or more) annual contributions.

In an industry that continues to be fragmented, the RABF is one place where everything should be set aside, where reposessors can come together and show support for one another. The RABF has an advisory committee with a representative from each national trade association and the larger state associations in California and Florida. These individuals have the responsibility and honor of promoting the RABF within their association. John Michel of WebWeaver USA serves as the RABF Advisory Committee Chairman and assists in disseminating information to the committee about specific requests, updating the RABF website and donation collection at industry events.

In July 2015 RABF advisory committee members, Jim Hall and Patrick Altes met with the RABF accountant to go over the fund's financials and practices. They were pleased to learn that approximately 95% of donations to the RABF are able to be passed on directly to reposessors and their families. Administrative expenses account for a mere 4.5 – 5% of Fund revenue - which are primarily credit card processing fees charged by PayPal and the Fund's merchant service provider.

Supporting the RABF should not be left solely in the hands of reposessors. Vendors, service providers, clients and lenders should also step up and support this industry. Reposessors serve a vital role in the financial adjustment industry.

**To date the RABF has helped 61 families with disbursements totaling over \$284,000.00.** Unfortunately we do not see the need for the RABF ending anytime soon and we plan on being here to continue to help; but we could use your help for us to continue our mission of supporting our brothers and sisters in this industry.

To all those who have donated in the past, your support and generosity are greatly appreciated. To those who may just be learning about the RABF, donations can be made via PayPal at our website ([www.recoveryagentsbenefitfund.org](http://www.recoveryagentsbenefitfund.org)), or can be mailed to RABF, PO Box 4102, Manassas, VA 20108.

To those who have heard of the RABF, but have not donated, we ask you to think about what would happen if you were to find yourself suddenly in the position of having lost your loved one, or the financial provider for your family, not knowing where to turn and no or very little other means of support. And if you're an employer of someone who has received assistance from the fund we ask you to remember how much of a help the funds were to that family, and ask you in return to support the fund that supported you or someone you've known. It's time to pay it forward!

## YOU NEVER KNOW WHEN YOU MAY MAKE THE NEXT HEADLINE

**18 Year Old Charged with Using a Car As a Weapon.  
Texas – An 18 year old dragged a Texas repo man 100ft...**

**Bond Denied SC Repo Man Shooter & Co-Defendant  
South Carolina – Bail has been denied to last week's**

**Frantic Man Tries To Drive Vehicle Off Wheel Lift  
During Repossession.**

**Knoxville Woman Indicted for Ramming Repo Man.**

**Memphis RepoMan Shot Possibly Paralyzed.**

**OH Man Shoots at Repo Men & Crashes SUV.**

**Shots Fired as RepoMan is Confronted by Angry Debtor.**

**Repo Man Seriously Injured After Wild Ride on the Hood.**

**RABF (Recovery Agents  
Benefit Fund) helping  
reposessors and their  
families since 2002.**



**Donations can be made online at  
[www.recoveryagentsbenefitfund.org](http://www.recoveryagentsbenefitfund.org)**

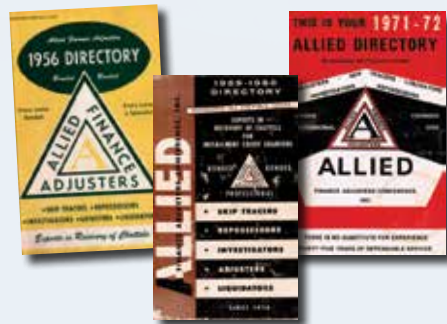
# The History of Allied Finance Adjusters Conference

## The Beginning:

Allied Finance Adjusters Conference, Inc. was founded in 1936 by eight men with a profound vision of the future. A few years prior to our founding a new financial instrument was initiated by the financial community known as Chattel Mortgage Lending. That instrument and the new mobility of borrowers at that time sparked the idea of coordinating a network of collection people to strategically locate collateral nationwide and assist lending institutions in recovering property from defaulted agreements. They had the first meeting in Saint Louis, Missouri in the summer of 1936. At that meeting this association was formally born. The name chosen was "THE NATIONAL ASSOCIATION OF THE ALLIED FINANCE ADJUSTERS CONFERENCE." Following an election of officers, a blue print plan for the future was created. They pooled their money and invested in cooperative advertising. Thus the first finance adjusters' directory was printed and mailed to lenders across the country. It was printed on newspaper stock and mailed first class. Keeping in mind that this was the 1930's, all of this work was done by hand, the hands of our founders, all working together to reach one goal, serving the financial community.

## 1940's

As the years progressed the association began to grow in membership and in lender acceptance. Membership doubled and then tripled into the early 1940's. The members were becoming trusted "allies" of the financial community. All was going according to plan. The association was growing and they were holding annual meetings to discuss the direction of the association. All efforts came to a halt when the United States entered World War II.



## Post War:

There was divisiveness in the ranks so strong the association split into two separate entities. The name of the association split as well. Thus the founding of Allied Finance Adjusters Conference and its offshoot National Finance Adjusters was spawned. The competition was healthy and both associations began to grow and prosper. Allied was incorporated in 1951 in the state of Illinois as a Not For Profit Corporation. As per the articles of incorporation, all funds generated by the association are to be spent on cooperative advertising, education, a wareness and the operation of the association. Allied has no paid officers.

## 1980's

All was well within Allied for the past 25 years. Then due to circumstances beyond the control of the association the Department of Justice decided that it wrong for the association to publish a minimum price schedule for the services offered. The Justice Department brought action against the association and in addition was cited for a restraint of trade due to the association's exclusive membership. In 1980 Allied entered into a Consent Decree to eliminate publishing suggested rates and fees thus eliminating the problems dealing with the charge of price fixing.



## 1990's

Things began to settle down and Allied began to grow again. Much the same as the kids game of "King of the Hill", Allied was again threatened with a suit for restraint of trade due to its exclusive membership format. At a meeting held in the early 1990's a motion was brought from the floor stating that any territories that were open as of that date were no longer exclusive. The motion went on to say that, at the current members discretion in any territory, the member may, at his option, elect to make his membership non-exclusive. Further, if for any reason any territory becomes open, it shall not be re-opened as an exclusive. The motions carried.

## 2000's

Allied is now and has always been in complete compliance with the Consent Decree entered into in 1980. Since 2008, there are no exclusive territories and Allied has welcomed all applicants meeting its strict criteria. There are benefits to holding a membership in the Allied Finance Adjusters Conference, Inc. Those benefits are as always, cooperative advertising coupled with conventions that educate, inform, and encourage client participation and interaction. Allied also has a public relations program that sets up display booths at many Bank and Credit Union functions each year. Membership dollars go to fund these programs and not into the pockets of those who purport to be acting in your best interest. In 2006 Allied launched its new website.

# The History of Allied Finance Adjusters Conference



## 2010's

In early 2011 Allied spent months revamping the AFA website, adding state of the art membership databases and search engine functionality, allowing the automation of the new member application process and annual membership bond issuance. The new secure and compliant client assignment portal uses no third party software. Allied's new website was designed and built with the client in mind.

In mid 2012, Allied and RSIG created the first ever "Consumer Financial Protection Bureau (CFPB) Compliance Training" education program for its members. Allied also created a standardized "Federal Employee Handbook" for its members to further the professionalism demanded by legislation and the industry itself. By late 2012 CFPB was in full swing. Allied simplified the process of providing clients with its members compliance documents via the AFA Website. Clients can now view the members profile page and download their basic compliance documents with one click. This program is strictly voluntary and by mid 2014 over 3/4 of the members have participated in uploading documents.

2013 brought the first ever joint convention with Allied and RSIG. Located in Ft. Lauderdale, Florida the attendance exceeded over 400 vendors, speakers and repossessioners. The event was the largest gathering in history. This same year Allied was the first trade to mail out two membership directories. The Annual directory was sent out to over 27 thousand banks, credit unions and financial institutions nationwide. The Midyear directory was mailed to over 14 thousand automotive new and used car dealers, buy here pay here and subprime lenders nationwide. In early 2013 over 41 thousand directories were put into the hands of clients. A industry first! Late 2013 AFA invited TFA and RSIG to attend their Mid Year Meeting. They offered CFPB Compliance training to all members.

In 2014 Allied again joined RSIG in Chicago, Illinois for their annual convention, breaking records and industry firsts run in the Allied family! The joint convention in Chicago exceeded 500 attendees. In Mid 2014 Allied introduced "The Star Recognition" program. Members are now recognized on the AFA website for their service and commitment to Allied. Members receive gold stars for; serving on the board of directors, being a committee chairperson or a divisional director and receiving an award. Members also receive a star for 5 years of continuous membership. This identifies to the client the members participation and ongoing commitment to Allied. At the same time Allied introduced the first membership interactive search map. Clients can now search by their customers zip code, locate the closest Allied member, zoom in and see the Allied's members physical office location via street view. Allied does not allow ghost or phantom member offices period. This is Allied's commitment to the truth in advertising to the lenders and clients. By late 2014 the Allied membership exceeded 300 members, actual members not offices or locations. Making Allied the largest trade to the industry by leaps and bounds!

## 2015

In 2015 Allied released on their website the "State Facts and Requirements" pages. Clients and members can now search by state for the laws and licensing requirements regarding repossessions. The amount of data collected on these pages surpasses any other trade in the industry. In late 2015 Allied implemented the first ever Client login! Clients can log into the AFA website, add the members they have approved and manage their compliance documents. Clients will be notified of the members expiring documents and can contact the members directly through the system, make notes and much more. Another first in the industry!

In 2016 Allied released the most invading and cutting edge mobile app of any trade in the repossession history! The Allied Finance Adjusters Conference app is available on Apple IOS, Microsoft and Android platforms. The app includes live real time member search function, convention functions, notifications and more. This state of the art mobile app will be ever developing.

## In closing:

Allied may very well be your best investment for the future but please be prepared to pitch in and work. Just the same as the founders of this association way back in the 1930's, it takes energy and guidance from each and every member of this association to make it work for us all. Current members of Allied Finance Adjusters Conference, Inc. encourage and support fellow members and all new applicants desiring to get in on the ground floor of the oldest, largest, Not-For-Profit and fastest growing independent national repossession trade association. To date all Allied officers are volunteers sharing their ideas and professionalism with the membership and the trade.

For more information about Allied Finance Adjusters Conference please contact the AFA home office.

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

# The Missing Compliance Issue

First, our team at American Transportation Insurance Group (ATIG) would like to congratulate those who are bringing back to life the Professional Repossessor Magazine. Regardless of today's incredible technology, the "written word" still appeals to thousands of collateral recovery specialists across the country as well as many in the lending community and insurance agents who offer coverages to the recovery industry. It is comforting and relaxing to be able to sit down with a cup of coffee, open up a magazine containing information that is of interest to you and even save it for future reference.

The new CFPB compliance requirements addresses data security, identify theft, protection of nonpublic personal information and more. There is no question that these compliance mandates are important in order to further ensure consumer safety.

However, I would like to address a "compliance" issue that is far more costly to the collateral recovery specialist and their longevity in business. This "compliance" issue has brought about more claims and caused more insurance carriers to leave the marketplace than all the other "compliance" issues combined.

This "compliance" issue we are writing about is tow truck claims, most especially rear end collisions. Over the past 10 years approximately 15 insurance carriers have stopped writing coverages for collateral recovery specialists, the primary reason being tow truck claims. It is apparent that too many recovery agency owners are neglecting this most important aspects of training of their field agents.

Tow truck claims have become almost epidemic and one of the results is that insurance carriers are tightening their underwriter guidelines for non-renewal of coverages, even denying claims. In this article we would like to bring to your attention a new phenomenon that carriers are looking at to determine "insurance worthiness"... **social media**.

In the past, insurance underwriting guidelines, which sets the rules as to whether you are insurable were primarily based on your past driving record and then expanded into looking at your credit history...why your credit history? Because it speaks of your character and habits (including driving habits). Now, the new phenomenon carriers are looking at is social media posts, including photos that might indicate irresponsibility and/or the potential for violating an individual's (primarily the debtor's) privacy rights.

Like a double edged sword, social media can be a great way to communicate or if used irresponsibly can make you bleed headaches. **Remember, what you post on any social media site doesn't go away....EVER!**

Our research of social media posts by some (irresponsible) recovery agents that insurance carriers are looking at include the following examples:

1. **Selfie of recovery agent and girlfriend and repossessed vehicle with the comment, "Got that dead beat pr---k."**
2. **Selfie with comment about the firearms he carries in his tow truck.**
3. **Selfie with repossession hooked to tow truck with the comment, "Another dirt bag bites the dust."**
4. **Comment by the recovery agent, "I'm locked and loaded and looking for another dead beat debtor."**
5. **Video showing debtor chasing recovery agent that had just repossessed his vehicle with the comment, "Another dead beat debtor bites the dust."**
6. **Photo showing debtor's tag number with the vehicle hooked to tow truck with comment, "Hooked and booked."**

We could include many more of these comments and videos but I think you "get the message."

Insurance carriers consider such behavior irresponsible, a potential for litigation and a primary basis for determining potential risks which can lead to non-renewal of coverages and even denial of claims. If litigation results from an insurance claim and an attorney finds this kind of "ammunition" on social media such as the above examples that he can use in court you can be sure he will take that advantage.

The recovery industry is a **profession** and those who intend to remain a part of the profession for the long-term need to **conduct themselves as professionals** and I think any professional would agree that the examples we have given in this article do not, in any way, denote professional behavior.

In our next article we will expand on additional reasons why tow truck crashes happen and why the importance of proper and comprehensive driver training is critical to your long-term success in the collateral recovery industry. **Remember, if you are unable to qualify for the proper coverages, you are out of business!**

American Transportation Insurance Group (ATIG) offers insurance coverages designed especially for the collateral recovery industry and the private towing industry across the country. For more information about our programs or to apply for a quote please contact us at:

Telephone: (877) 933-2550

Website: [www.atiginc.com](http://www.atiginc.com)

**Professional Service....Experience....Competitive Pricing  
....That's Who We Are**

The "A" TIG team





# Man (or Woman) in the Mirror

From the desk of: Dana Loan, Recovery Specialist Insurance Group, Manassas, VA

One of my favorite songs from the 1980's is Michael Jackson's Man in the Mirror. This was an anthem of sorts for self-help where the lyrics called upon people everywhere to take a hard look at themselves and the world and make a change.

That is exactly what this industry needs to do. For years there have been calls for unity, but unity will never come to fruition when you yourself are conflicted or are unable or unwilling to stand up for yourself. The industry is grasping desperately for anything that promises change, yet when push comes to shove very few are willing to do what needs to be done themselves.

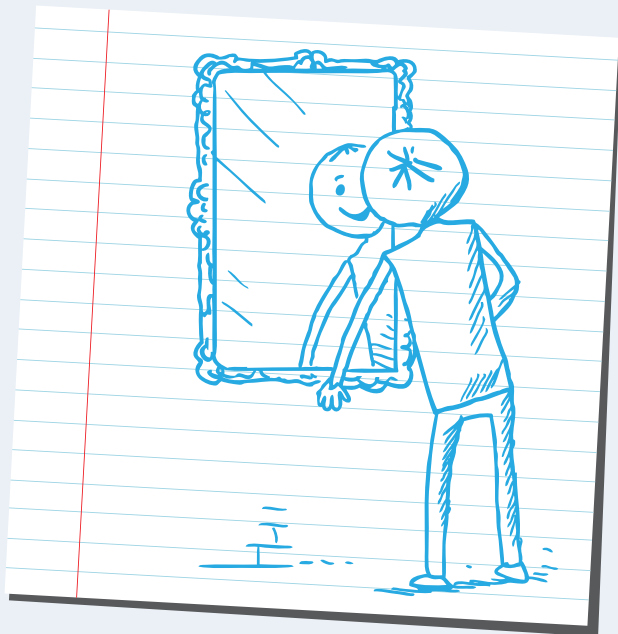
Aristotle is given credit for the quote: "The Whole is Greater than the Sum of its Parts". This is supposed to mean that an entirety of something (let's say - the entire repossession industry) is stronger or better than the pieces that comprise it (let's say - the individual repossession companies that comprise it). But on the flip side of that coin is "The Chain is only as strong as its weakest link."

You each want an end to contingent contracts, an end to forwarders, an end to free keys, free storage, free transportation and to the absurdly low fees that you're currently accepting. Yet...most will sign contingent contracts, work for forwards (promoting their success in the industry, not yours), provide free keys, free storage, free transportation and will do it all for pre-1980's fees of \$225 per repo. Even if you're doing "their" work on the side, you're still doing it, giving them positive results.

Each major trade association in the industry has stood up at their meetings at some point and talked about how detrimental this is. But how many of you are still doing it? Or how many of you have **BECOME** it yourselves in order to try to survive? How many of you are accepting a client assignment, taking your share off the top and are asking your brother/sister in industry to do more for less? So if your chosen association has said it should end, and every group at some point has shared the same voice...then why hasn't it ended already?

There have been calls by some in the industry to have insurance carriers tell you that you can't do work for these companies, but you won't make the decision for yourself not to do it. You complain to your insurance provider about having to give them too much information, about having to get driver's approved, etc. yet when you don't get pricing you want, don't get that driver that you have to have added or find out that claim is not covered - you shop your coverage and find a carrier that you hope will. It isn't up to the insurance carrier to make business decisions for you. Insurance providers have repeatedly pointed out potential insurance issues with these contracts, yet within seconds of the send button being hit on the email or the article being posted, you are asking for certificates for these companies and you're doing their work.

Calls for unity in the industry will never work until you can trust your brother or sister in the industry not to say one thing and do another. It will never work for the industry to say NO, but for you individually to say YES!



So back to the lyrics...

I'm starting with the Man in the Mirror, I'm asking him to change his ways. And no message could have been any clearer, If you wanna make the world a better place, take a look at yourself and then make a change.<sup>1</sup>

Only after you have changed your own mind set, will change happen and at that point and that point only will the collective voice of the industry be heard.



Recovery Specialist Insurance Group

[www.rsig.com](http://www.rsig.com)

703.365.0199

<sup>1</sup> Lyrics. "Man in the Mirror". Written by: Glen Ballard & Siedah Garrett. Performed by: Michael Jackson. Released: Jan 1988, Bad. Produced by: Quincy Jones. <http://www.metrolyrics.com/man-in-the-mirror-lyrics-michael-jackson.html>



## California Association of Licensed Repossessors

P. O. Box 371368  
San Diego, CA 92137-1368  
619-265-0525

CALR is pro-active in introducing and passing legislation in California. We are the largest and oldest state repossession association in the United States. Many states look to California for guidance in enacting and passing legislation in their states. California has been a platform for other states to enact licensing as well. We depend on other states to support CALR for this reason. Please see attached for some of the more important laws passed in California that help the reposessor in the field effectively gain and retain possession of the collateral.

Our lobbyist Jerry Desmond (second generation lobbyist) of Desmond and Desmond in Sacramento and our legislative liaison Joe Collins works successfully together Jerry to get laws passed.

Under section 7505.2.-a boat, trailer, reefer, etc... can be taken with the repossession. As a result we don't have to disconnect anything attached at the time of the repossession.

7505.2. (3) This allows the reposessor to move a motorcycle, jet-ski, move a vehicle on Go-Jacks, etc...

7505.2. (4) This allows the reposessor to retain possession once they have gained control by any means.

7505.2. (b) This doesn't allow any other entity to instruct the reposessor to drop the vehicle for a drop fee or no fee at all if the customer gets on the phone and makes a payment, etc...

7507.4. This removes the reposessor or limits their exposure as far as any FDCPA regulation is concerned.

7502.2. (a) Section 241 of the vehicle code doesn't allow BHPH to hire tow companies or companies that aren't licensed to repossess to recover vehicles on their behalf.

Section 41612 doesn't place the burden on reposessor to obtain the repossession release from the police department.

Section 28 of the vehicle code doesn't require the reposessor to mail in the police report on every repossession they call in. They simply have to provide 1-4.



Marcelle Egley  
CALR President



Jerry Desmond  
CALR Lobbyist



Joey Collins  
CALR Legislative Liaison

# Allied supports State Associations

## Illinois Recovery Association (IRA)

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

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

Visit [www.illinoisrecoveryassociation.com](http://www.illinoisrecoveryassociation.com) for more information or call (847) 366-2691

**Al Janus - President**

## Colorado Association of Professional Repossessors Inc (CAPRI)

A professional repossession association offering superior service, and to eliminate poor business practices, fraud, unjustified charges and other improper acts and procedures, being always consistent with Colorado and Federal laws.

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

Visit [www.coloradoprepo.com](http://www.coloradoprepo.com) for more information or call (303) 428-8956

## Michigan Association of Repossession Agencies (MARA)

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

For information email [michassocrepo@gmail.com](mailto:michassocrepo@gmail.com) or call (616)453-6447

**Mark Haskins - President**

## Carolina Finance Adjusters (CFA)

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

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

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

**Scott Chambers - President**

## Florida Alliance Of Certified Asset Recovery Specialists (Flacars)

Florida repossession law serves as a model for many states considering similar legislation. What happens in Florida is important to the collateral recovery industry nationwide.

**Become a FLACARS Supporter or Member today!**

Visit [www.flacars.net](http://www.flacars.net) for more information or call us at 561-697-8300.

**Edwardo Wolmers - President**

*Thank you for your time and attention in this matter.”*

## California Association of Licenses Repossessors (CALR)

History has shown that many states in our nation adopt the laws passed in California.

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

Visit [www.CALR.org](http://www.CALR.org) for more information or call (818) 945-CALR (2257)

**Marcelle Egley - President**

# 2016 AFA Annual Convention Speakers



## **O. Mabelle Morris**

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

Mabelle Morris is the foremost national legal expert on issues relating to repossession and security interest enforcement. She has spent over twenty years focusing on repossession laws and regulations, and small business survival. She is currently on retainer for Allied Finance Adjusters Association, as the go-to legal advisor for the Association and its members.

With so many years in the industry, she has developed a vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession businesses across the country.

She was involved in creating and maintaining an online account management system for repossession businesses. She helped frame a comprehensive written course to train collateral recovery specialists. And she has advised a host of recovery agents on real-world compliance issues and contract issues.

Over the years, Mabelle has taught and tested repossessioners and their employers about the changing legal environment affecting their industry on many occasions. She was invited to (and did) sit on a roundtable panel to inform Consumer Financial Protection Bureau members about collateral recovery and its effect on military service members. Several State laws directly reflect her input to the legislature on behalf of repossession business owners.

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



## **Mike Dougherty**

Attorney at Law  
mdougherty@weltman.com

Mike is the Managing Partner of the Philadelphia office of Weltman, Weinberg & Reis Co., LPA, practicing in Consumer and Commercial Collections, with a focus on the Corporate & Financial Services, Credit Union, Healthcare, Collateral Recovery/Replevin, Student Loan, Subrogation, Litigation & Defense, Consumer Finance Litigation, and Federal Court Litigation Groups.

Mike earned his B.S. cum laude in Political Science from Blackburn College in 1990 and his J.D. from the Widener University School of Law in 1995. A member of the Pennsylvania Bar Association, Mike is licensed in the State Court of Pennsylvania and admitted to practice before the U.S. District Court (Eastern District of Pennsylvania) and the U.S. Court of Appeals (Third Circuit). He has successfully litigated products liability, commercial disputes and contractual breach of contract claims throughout the country. In addition to his litigation background, Mike focuses a great deal of his practice on compliance issues related to the lending, debt collection and repossession industries.

He is a frequent speaker on compliance issues related to the Consumer Financial Protection Bureau, (“CFPB”) in these industries. Recent presentations made by Mike have included: “Preparing for the CFPB Audit”, “Ensuring your Compliance Management System Addresses Risk Factors Related to UDAAP”, “Creating an Effective Consumer Complaint Program”, “The Consumer Financial Protection Bureau and Third Party Vendor Management: A Primer for the Industry”, and “Establishing an Effective Compliance Management System”.

[www.weltman.com/attorneys/](http://www.weltman.com/attorneys/)

# 2016 AFA Annual Convention Speakers



**John Michel**  
Owner,  
Web Weaver USA, Inc.  
**877-932-9338**

John of Web Weaver USA has been involved in the repossession industry for over 60 years. He is directly responsible for providing professional repossession websites, search engine optimization and email services to his clients for over the past 20 years. John began working with Allied Finance Adjusters as the Web Master when there were only 12 members. Ever since there has been a commercial internet, the repossession industry has had a presence through Web Weaver USA, Inc. which is totally dedicated to our industry. Every major and regional repossession association website in the United States is either managed by John, or was at one time, along with hundreds of individual repossession companies nationwide.

During the past 5 years John has been a major player of the growth of the AFA website functionality and database management. John is also responsible for the new off the charts Allied Finance Adjusters mobile app. There is nothing he cannot do! We thank John for taking Allied into the future, always keeping in mind it is about the lenders needs and how to reach that goal the quickest and simplest way. Allied Finance Adjusters has honored John with the "Allied behind the Scenes" and "Allied Humanitarian" Awards.

John also donates his time, talent and resources pro bono to causes that benefit the repossession industry as witnessed in websites such as: The Recovery Agents Benefit Fund and The Council of Repossession Professionals. John also serves as the Chairman of the RABF Advisory Committee.

Lenders, Members and Vendors if you need anything from a company logo to a full blown website, John is your man! The AFA Website is hands down the most innovated, high tech, professional and state of the art repossession trade association website in the nation. Compare it for yourself; take it for a test drive today!  
[www.AFArepo.com](http://www.AFArepo.com)

[www.webweaverusa.com](http://www.webweaverusa.com)



**Jeff Koistinen**  
President,  
My Recovery System (MRS)  
340 S Lemon Ave #3989  
Walnut, CA 91789  
**520-428-6767**

Jeff got his start in the repossession business in the late 80's as an employee at San Diego Auto Recovery. He later went on to create and operate his own recovery agency, HIR Services in South Dakota and Tucson Arizona from 1990 to 2001.

During this time Jeff realized a need for a web-based business solution to not only run his business but to also become a powerful business solution for his clients. Jeff hired a team of programmers from Tucson, Arizona to develop a web based repossession program to run his company.

In 2003, Jeff sold HIR Services to focus his attention on his new web based software. While he did not know it at the time, his vision and attention to detail created the first ever fully integrated web-based recovery software used by nationwide clients and recovery agencies. This program would later become known as Recovery Database Network (RDN), and would revolutionize the repossession industry.

[www.myrecoveryssystem.com](http://www.myrecoveryssystem.com)

**ALLIED**  
SINCE 1936

**FINANCE ADJUSTERS**  
[WWW.ALLIEDFINANCEADJUSTERS.COM](http://WWW.ALLIEDFINANCEADJUSTERS.COM)

# 2016 AFA Annual Convention Agenda

## Monday, May 16th

Travel Day

6:00pm – 9:00pm

Welcome to Savannah!

Registration

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

## Tuesday, May 17th

8:00am – 4:00pm

Registration Opens

8:30am – 12:30pm

AFA Preconvention Board Meeting (Continental Breakfast)

12:30pm – 2:00pm

Lunch on Your Own

2:00pm – 5:00pm

CFPB Training with Michael Dougherty

6:30pm – 9:30pm

Welcoming Reception

## Wednesday, May 18th

8:00am – 4:00pm

Convention Office Open

8:00am – 9:00am

Breakfast (Continental Breakfast)

9:00am – 9:30am

Opening remarks

9:30am – 12:30pm

CFPB Training Continued

12:30pm – 1:00pm

Pre Lunch Break

1:00pm – 2:00pm

Lunch (provided)

2:00 pm – 2:45pm

Marketing your Website with John Michael of Web Weaver

3:00pm – 3:45pm

My Recovery System with Jeff Koistinen

3:45pm – 4:00pm

Break in the vendor hall

4:00pm – 5:15pm

FDCPA (Part 1) with Machel Morris

6:00pm – 6:45pm

Check in to cruise

7:00pm – 10:00pm

Dinner Riverboat Cruise and Cocktail Party



## Thursday, May 19th

8:00am – 4:00pm

Convention Office Open

8:00am – 9:00am

Breakfast (Continental Breakfast)

9:00am – 9:30am

Call to Order

9:30am – 11:45am

FDCPA (Part 2) Continued

11:45am – 1:00pm

Lunch on Your Own

1:00pm – 5:30pm

Allied Members Only Meeting

6:30pm – 7:00 pm

Cocktails

7:00pm – 10:00pm

Awards Dinner and Auction/Raffle

## Friday, May 20th

9:00am – ?

Allied Finance Adjusters Post Convention Board Meeting

**Register Today!**

<http://www.alliedfinanceadjusters.com/AnnualConvention.aspx>



# Join us for our 80th Celebration onboard the



## Savannah Riverboat Cruise!

**Enjoy an evening of entertainment and an unforgettable tour of Savannah.**

The Savannah Riverboat cruise experience is a relaxing sightseeing tour with refreshing river breezes, delicious local southern flavored food and cultural entertainment. This AFA sponsored field trip includes a 2 hour river cruise with live band and DJ. We will depart and return directly from the hotel. Food is buffet style with fried chicken, glazed pork loin and all the trimmings! Coffee, Tea, Lemon Aid and soft drinks are included.

*We will board 1 hour prior to departure!*



Join our captain and award winning crew on board for a unique tour and cruise attraction that is not to be missed!

**For more information visit: <http://www.savannahriverboat.com/>**

**Register Today!**

**<http://www.alliedfinanceadjusters.com/AnnualConvention.aspx>**

# 2016 Member Directory

## Alabama

### Birmingham

#### *Omni Recovery Services, Inc.*

Bud Wilkins  
2602 Alton Rd., Birmingham, Alabama 35210  
205-833-2733

### Tuscumbia

#### *Special Services Transport, LLC*

Shane Johnson  
5035 Wilson Dam Rd., Tuscumbia, Alabama 35674  
256-383-0528

## Alaska

### Fairbanks

#### *Banker's Collection Co., Inc.*

Craig Chausse  
618 Gaffney Rd., Fairbanks, Alaska 99701  
907-456-2830

## Arizona

### Lake Havasu

#### *Tri-State Recovery, LLC*

Shila Holmes  
2590 Kiowa Blvd, Lake Havasu, Arizona 86403  
928-854-9042

### Phoenix

#### *Reliable Recovery Services, LLC*

Dan Ketterer  
2401 W. McDowell Rd., Phoenix, Arizona 85009  
623-934-3599

### Phoenix

#### *Desert Auto Recovery*

*Jeff Dryer*  
1019 S. 30th Ave., Phoenix, Arizona 85009  
602-841-0100

### Phoenix

#### *Alpha Towing & Recovery Company, LLC*

Jordan Sawalqah  
1838 S. 5th Ave., Phoenix, Arizona 85003  
602-258-3298

### Phoenix

#### *Southwest Recovery, LLC*

Michael Van Winkle  
528 S. Robson, Mesa, Arizona 85210  
480-699-0138

### Phoenix

#### *Recovery Management Solutions, LLC*

Erin Housey  
3030 North Central Ave. Suite 603, Phoenix, AZ 85012  
602-424-9540 • 888-393-6880

### Phoenix

#### *Innovative Recovery Solutions, LLC*

Ryan Johnston  
1742 E. University Dr., Phoenix, Arizona 85034  
623-866-2360

### Phoenix

#### *B.O.L.O. Auto Recovery, LLC*

Rodney Honberger  
611 N. Golden Key St., Gilbert, Arizona 85233  
480-497-5598

### Phoenix

#### *Acme Recovery Services, LLC*

Veronica Herrera  
1940 W. Durango St., Phoenix, Arizona 85009  
602-801-0515

## Arizona

### Phoenix

#### *Camping Companies, Inc.*

Kevin Camping  
4427 N. 27th Ave., Phoenix, Arizona 85017  
602-956-5119 • 800-862-8458

### Tucson

#### *Complete Asset Recovery Services, LLC*

Thomas Sylvester  
4402 E. Tennessee St., Tucson, Arizona 85714  
520-622-7376 • 844-401-7376

### Tucson

#### *A Fast Group, LLC*

Colin Port  
3220 S. Dodge Blvd. #5, Tucson, Arizona 85713  
520-909-3984

### Tucson

#### *Automobile Recovery Services of Arizona, Inc.*

Robert Bozarth  
5460 S Arcadia Ave, Tucson, Arizona 85706  
520-747-0699

### Yuma

#### *A&A Towing & Recovery*

Monty Sanders  
14165 S. Ave. E, Ste. D, Yuma, Arizona 85365  
928-581-8884

## Arkansas

### Fort Smith

#### *Absolute Towing And Recovery, LLC*

Josh Niles  
4617 Jenny Lind Rd., Ft. Smith, Arkansas 72903  
479-434-6700

### Texarkana

#### *Evans Recovery Specialists, Inc.*

Arron Evans  
119 Senator St., Texarkana, Arkansas 71854  
903-701-5175

## California

### Arcadia

#### *Complete Automotive Recovery Service, Inc.*

Charles Palazzolo  
5449 N. Peck Rd., Arcadia, California 91006  
626-443-2277 • 800-537-7376

### Fremont

#### *Active Auto Recovery, Inc.*

Stacy Truelson  
45450 Industrial Pl #1, Fremont, California 94538  
510-490-1200

### Fresno

#### *Affiliated Recovery Service, Inc.*

Barbara Bidy  
4590 N. Bendel Ave., Fresno, California 93722  
559-275-2226 • 800-242-7376

### Granada Hills

#### *Motion Repossessors, Inc.*

Michael Falk  
8235 Sepulveda Pl., Van Nuys, California 91402  
818-780-3000

### La Mesa

#### *Talon Auto Adjusters*

John Heinkel  
8163 Commercial St., La Mesa, California 91942  
619-698-0030 • 800-229-6669

## California

### Lancaster

#### *All American Recovery*

Raul Rosales  
42302 8th St. E., Lancaster, California 93535  
661-949-0078

### Long Beach

#### *A-Z Recovery, Inc.*

Sigurd Ruskedal  
707 W. 17th St., Long Beach, California 90813  
562-912-7211 • 888-538-1588

### Loomis

#### *Tracker Auto Recovery, Inc.*

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

### Los Angeles

#### *L.A.W. Recovery*

Misti Benarbachian  
2910 Gilroy St., Los Angeles, California 90039  
323-913-9600

### Los Angeles

#### *Knight Recovery, Inc.*

Bob Forester  
14036 Avalon Blvd., Los Angeles, California 90065  
562-651-1179

### Los Angeles

#### *Coastline Recovery Service, Inc.*

Scott Fornaro  
15133 S. Broadway, Gardena, California 90248  
310-965-0242 • 800-560-1919

### Los Angeles

#### *Action Auto Recovery*

Chuck Cowherd  
3860 Cherry Ave., Long Beach, California 90807  
562-989-1300 • 800-421-5528

### Martinez

#### *New Era Recovery, Inc*

James Hunt  
3785 Pacheco Blvd. Unit E, Martinez, CA 94553  
925-957-6461

### Oakland

#### *S.S. Recovery*

Simer Singh  
2280 Giant Rd., San Pablo, California 94806  
510-237-3001 • 888-707-6823

### Oceano

#### *Cal Coast Recovery*

Gary Rayburn  
1131 Pike Ln. #10, Oceano, California 93445  
805-458-3698

### Ontario

#### *Eagle Adjusters, Inc.*

Robert Duesenberry  
1911 S. Lake Pl., Ontario, California 91761  
909-673-1005

### Panorama City

#### *Sterling Asset Recovery, Inc.*

Adam Saltzman  
14626 Titus St., Panorama City, California 91402  
818-786-7376

### Riverside

#### *A Reliable Recovery & Towing, LLC*

Eric Johnson  
5527 28th St., Riverside, California 92509  
844-400-7376 • 844-400-7376



# 2016 Member Directory

## California

### Sacramento

#### *L.A. Walker Company*

Albert Aievoli

1800 Vernon St. Ste. #7, Roseville, California 95661

916-781-6633 • 800-824-1500

### San Jose

#### *Rebellos Recovery Service, Inc.*

Burt Dean

696 Kings Row, San Jose, California 95112

408-292-8300

### San Jose

#### *Tri City Recovery*

Larry Staton

2640 Pacer Ln., San Jose, California 95111

408-629-5595

### Santa Maria

#### *The Repo Company*

John Bright

2893 Industrial Pky., Santa Maria, California 93455

805-347-7376

### Stockton

#### *T. Grant & Associates, Inc.*

Tim Grant

4642 E. Waterloo Rd., Stockton, California 95215

209-931-7090 • 866-477-9746

### Stockton

#### *Accurate Adjustments*

Shane Freitas

1210 Auto Center Dr., Lodi, California 95240

209-464-7376

### Sun Valley

#### *Prime Recovery, Inc.*

Aram Sarkisyan

9837 Glenoaks Blvd., Sun Valley, California 91352

818-767-1313

### Vallejo

#### *Solid Solutions 24/7, Inc.*

Scott Fornaro

6950 34th St. #230, North Highlands, CA 95660

916-800-1847

### Vallejo

#### *After Hours Auto Recovery*

Wes Englebrecht

1627 Lewis Brown Dr., Vallejo, California 94589

707-553-7814

### Victorville

#### *Victor Valley Adjusters, Ltd.*

Elisa Schmid

17393 Jasmine St., Victorville, California 92395

760-245-9933 • 800-936-6782

### Watsonville

#### *Coastal Asset Recovery Services*

Simone Balkenhol

130 Lee Road, Watsonville, California 95076

831-239-0180

## Colorado

### Denver

#### *Pratt Adjustment Bureau*

Jeanne Lewis

6810 Downing St., Denver, Colorado 80229

303-289-7710 • 888-559-7376

### Denver

#### *JLJ Auto Recovery, Inc.*

Joseph Schmitt

1060 E 71st Ave., Thornton, Colorado 80229

303-428-8956

## Colorado

### Denver

#### *All-Star Retrievers, LLC*

Ryan Lendrum

3605 E. 64th Ave., Commerce City, Colorado 80022

303-949-2085

### La Junta

#### *All In 1 Recovery, Inc.*

Cherea Navarro

24590 Country Rd. #27, LaJunta, Colorado 81050

719-469-5663

### Pueblo

#### *Midnight Recovery, LLC*

Matt Longo

2705 S. Prairie Ave., Pueblo, Colorado 81005

719-565-0586

### Pueblo

#### *Colorado Asset Recovery Specialists*

Dorothy Carroll

5971 I-25 South, Pueblo, Colorado 81004

719-676-2617

### Pueblo

#### *Repo Professionals, LLC*

Harvey Rivera

2530 S. Prairie Ave., Pueblo, Colorado 81004

719-545-1514

## Connecticut

### Guilford

#### *Collateral Recovery Services, LLC*

Thomas Farace

21 Ciro Rd. North, Branford, Connecticut 06471

203-315-9207

### Hartford

#### *Northern Storage & Transport, Ltd.*

Karl Dudek

90 Enfield St., Enfield, Connecticut 06082

860-749-9465 • 800-769-1756

### Windsor

#### *Auto Lock Unlimited, Inc.*

Robert Edwards

1449 John Fitch Blvd. S., South Windsor, CT 06074

860-282-0065

### Winsted

#### *Confidential Asset Recovery Services, LLC*

Vallerie Sugerak

120 Colebrook Rd., Winsted, Connecticut 06098

860-379-7914

## Delaware

### Bear

#### *Hound Dog Recovery*

Ryan Grellock

1501 Porter Rd. Ste A, Bear, Delaware 19701

302-836-3806

### Newark

#### *All Hooked Up Towing and Recovery*

Robert McGonigle

80 Aleph Dr., Unit 4, Newark, Delaware 19702

302-442-0035

## Florida

### Brooksville

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

Jeffery Fletcher

17184 Nicasio Jay Ave., Brooksville, Florida 34614

352-232-4717

## Florida

### Fort Lauderdale

#### *American Recovery Specialist of Florida*

Ronald Keys

2296 State Rd. #84, Ft. Lauderdale, Florida 33312

954-449-1002 • 800-783-4908

### Fort Myers

#### *Speedie Recovery of South Florida*

Ethan Cohen

1021 SE 12th Ct., Cape Coral, Florida 33990

239-458-4500

### Fort Myers

#### *Ist Stop Recovery, Inc.*

Judith Marra

6241 Thomas Rd., Fort Myers, Florida 33912

888-699-7855 • 888-699-7855

### Gainesville

#### *Hyde N Seek Recovery, Inc.*

Scott English

1354 NW 53rd Ave., Gainesville, Florida 32609

352-336-5464 • 888-523-2899

### Hollywood

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

Dawn Kelly

6014 Hayes St., Hollywood, Florida 33024

954-963-7376

### Jacksonville

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

Larry Davis

10952 W. Beaver St., Jacksonville, Florida 32220

904-693-1152

### Jacksonville

#### *Ace Auto Recovery, Inc.*

Michael Steinman

7709 New Kings Rd., Jacksonville, Florida 32219

904-356-7376

### Miami

#### *Lightning Auto Recovery, Inc.*

Lazaro Acosta

5497 NW 72nd Ave., Miami, Florida 33166

305-805-7500

### Miami

#### *CIR Enterprises, Inc.*

Steve Torres

10216 NW 80th Ave., Hialeah Gardens, FL 33016

305-828-7500

### Miami

#### *Collateral Recovery Services, Inc.*

Joan Hernandez

1880 NW 108th Ave., Miami, Florida 33172

305-345-6263

### Miami

#### *Specialized Towing and Transportation, Inc*

Rigoberto Herrera

7100 SW 43rd St., Miami, None 33155

305-442-9696

### Orlando

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

Janette Mojica

11407 Rocket Blvd, Orlando, Florida 32824

407-851-3246

### Orlando

#### *Gauntt Investigations, Inc.*

Walter Gauntt

485 W. Taft Vineland Rd., Orlando, Florida 32824

407-859-4418 • 800-393-7376

# 2016 Member Directory

## Florida

### Orlando

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

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

### Pompano Beach

#### *FSR Services, Inc.*

Steven Bianco  
2421 NE 4th Ave., Pompano Beach, Florida 33064  
954-448-3434

### Port Charlotte

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

Barbara Scheele  
28053 Mitchell Ave., Punta Gorda, Florida 33982  
941-637-0157

### Port St. Lucie

#### *Advance Recovery Services, Inc.*

William Braun  
1586 SE S. Niemyer Cir., Port St. Lucie, FL 34952  
772-344-5973

### Punta Gorda

#### *Southwest Recovery, Inc.*

William Alvarez  
3061 Cardiff St., Punta Gorda, Florida 33983  
941-766-1300 • 800-775-7376

### Sarasota

Action Towing & Recovery of Sarasota  
Vincent Payne  
5439 Catalyst Ave., Sarasota, Florida 34233  
941-735-0331

### St. Petersburg

#### *Recovery America, LLC (FL)*

Kieran Peer  
11425 66th St. N, Largo, Florida 33773  
727-286-3616

### Tampa

#### *Nighthawk Towing & Repossession, Inc.*

Bonnie Mathews  
7110 E. 14th Ave., Tampa, Florida 33619  
813-627-0303

### Tampa

#### *Associated Investigators of Tampa, Inc.*

Daniel Meeks  
7402 N. 56th St. #795, Tampa, Florida 33617  
813-985-6661

### West Palm Beach

AGR Recovery Specialists  
Christian Burns  
7368 Westport Pl., West Palm beach, Florida 33413  
561-336-2217

## Georgia

### Albany

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

David Gabaldon  
623 Fussell Rd., Leesburg, Georgia 31763  
229-436-1448 • 888-561-7376

### Atlanta

#### *Federal Auto Recovery, Inc.*

Carl Purvis  
1854 Candy Ln., Marietta, Georgia 30060  
770-422-7111

## Georgia

### Atlanta

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

Gene Childers  
5648 Mableton Pky., Atlanta, Georgia 30126  
770-941-9283 • 800-241-3810

### College Park

#### *Premier Recovery Solutions, Inc.*

Eric Elder  
2459 Roosevelt Hwy., Ste A-5, College Park, GA 30337  
404-684-1443

### Lithonia

#### *Speedy Recovery Services, Inc.*

Richard Grosvenor  
2270 Stone Mountain Lithonia Rd., Lithonia, GA 30058  
770-484-6700 • 888-830-1400

### Loganville

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

Emily Hemmings  
1031 Karlee Blvd., Loganville, Georgia 30052  
770-554-6474 • 800-984-0575

### Mableton

#### *Titan Recovery and Collection Services, LLC*

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

### Savannah

#### *Nostalgic Towing & Sales, LLC*

Carl Carico  
65 Chandler Dr., Richmond Hill, Georgia 31324  
800-959-0306 • 800-959-0306

### Villa Rica

#### *SRK Recovery*

Christopher Cheatwood  
518 Rockmart Rd., Villa Rica, Georgia 30180  
770-456-2029

## Illinois

### Addison

#### *Illinois Repossession Agency, Inc.*

Tony Harraz  
814 S. Westwood Ave., Addison, Illinois 60101  
630-458-2200

### Chicago

#### *Assets Biz Corporation*

Alfred Janus  
5001 S. Mason, Chicago, Illinois 60638  
708-430-2599

### Chicago

#### *Silva 24HR Towing, Inc.*

Victor Silva  
5255 W. 47th St., Forest View, Illinois 60638  
773-424-8341

### Chicago

#### *Equitable Services, Inc.*

Kevin McGivern  
7475 N. Rogers, Chicago, Illinois 60626  
773-262-8400 • 800-621-1018

### Coal Valley

#### *Argo Management Group, Inc.*

Wade Argo  
803 E. 1st Ave. Ste. C, Coal Valley, Illinois 61240  
309-738-2872

### Decatur

#### *Precision Recovery, Inc.*

Jason Kirby  
1322 N. Rt. 121, Mt. Zion, Illinois 62549  
217-864-6943

## Illinois

### Hickory Hills

#### *Par Towing, Inc.*

Russell Lindemann  
9851 S. 78th Ave., Hickory Hills, Illinois 60457  
708-430-0275

### Joliet

#### *Reliable Recovery Services, Inc.*

Boris Jurkovic  
827 Gardner St., Joliet, Illinois 60433  
815-774-0880

### Lansing

#### *Done Rite Recovery Services, Inc*

Donna Morandi  
3056 E. 170th St., Lansing, Illinois 60438  
708-418-4315

### Lynwood

#### *MADD Recovery, Inc. dba Bulldog Recovery*

Sherman Moore  
21760 E. Lincoln Hwy., Lynwood, Indiana 60411  
708-898-2710

### Peoria

#### *Mega Services, Inc.*

Jesse Munk  
140 W. Queenwood Rd., Morton, Illinois 61550  
309-266-8455 • 888-663-2515

### Rockford

#### *Equitable Services, Inc*

Kevin McGivern  
6905 Elm St., Loves Park, Illinois 61111  
773-262-8400 • 800-621-1018

### Woodstock

#### *Illinois Reclamation Bureau, Inc.*

K Merrell  
1007 Trakk Ln., Woodstock, Illinois 60098  
815-678-3200

## Indiana

### Evansville

#### *C&C Recovery*

Chris Brown  
1923 Gilbert Ave., Evansville, Indiana 47714  
812-484-5000

### Indianapolis

#### *Central States Recovery, LLC (Peter P.)*

Pete Benvenuti  
3560 S. Madison Ave., Indianapolis, Indiana 46227  
317-780-8902

### Indianapolis

#### *BP Final Notice Recovery*

Brad Pierson  
2801 W. Morris St., Indianapolis, Indiana 46221  
317-786-8653

### Indianapolis

#### *Last Chance Wrecker & Sales, Inc.*

James Edsall  
1256 Roosevelt Ave., Indianapolis, Indiana 46202  
317-541-8551

## Iowa

### Council Bluffs

#### *ASC Towing & Recovery, LLC*

Melody Petry  
4425 N. 16th St., Omaha, Nebraska 68110  
402-614-2176

# 2016 Member Directory

## Iowa

### Des Moines

#### *Central Iowa Investigations & Repossessions, Inc.*

Jason Beeman  
5206 Twana Dr., Des Moines, Iowa 50310  
515-865-9828

### Parkersburg

#### *Starlight Recovery & Investigations, LLC*

James Bellows  
33617 6th St., Parkersburg, Iowa 50665  
319-404-9040

## Kansas

### Coffeyville

#### *Rough Country Towing & Recovery, LLC*

Kevin Rucker  
2017 CR 5300, Coffeyville, Kansas 67337  
620-251-4110

### Hutchinson

#### *LCB Management Systems, Inc.*

Lucas Bishop  
1122 E 4th Ave., Hutchinson, Kansas 67504  
316-755-6723

### Topeka

#### *Heartland Recovery, Inc.*

Ryan Vaughn  
306 SE 21st St., Topeka, Kansas 66607  
785-232-1015

## Kentucky

### Lexington

#### *AA Repo dba Appalachian Auto Recovery*

Jordan Charles  
2100 Liberty Rd., Lexington, Kentucky 40509  
859-455-8257 • 800-622-8725

## Louisiana

### Baton Rouge

#### *Bayou Recovery Service, LLC*

Jeffery Sommers  
5475 Parkview Church Rd., Baton Rouge, LA 70816  
225-293-4999

### Covington

#### *Centurion Auto Recovery*

Nicholas Trist  
111 N. Madison St., Covington, Louisiana 70433  
888-368-5880

### Lafayette

#### *MCX Associates, LLC*

Matt Murray  
303 Toledo Dr., Lafayette, Louisiana 70506  
337-237-1444 • 888-517-8914

### New Orleans

#### *Guardian Services, LLC*

Sidney McCann  
15 W. 23rd St., Kenner, Louisiana 70062  
504-464-5778

### Sidell

#### *Louisiana Recovery & Collection Agency, Inc.*

Brandon Dale  
57342 Allen Rd., Slidell, Louisiana 70461  
985-643-9313

## Maryland

### Baltimore

#### *McDel Enterprises, Inc*

Deles Lewis  
8813 Philadelphia Rd., Baltimore, Maryland 21237  
410-918-0723

## Maryland

### Baltimore

#### *Quality Auto Repossessions*

Glen Hendricks  
6051 Olson Rd., Baltimore, Maryland 21225  
410-789-7717

### Clinton

#### *L&K Recovery, LLC*

Chris Lawrence  
7702 Poplar Hill Ln., Clinton, Maryland 20735  
301-868-6800

### Halethorpe

#### *Thomas Recovery, Inc.*

Trevor Thomas  
1963 Brady Ave., Halethorpe, Maryland 21227  
410-247-0662

### Upper Marlboro

#### *LTS Repossession Specialist, Inc.*

Nicole Wallace  
8333 Old Marlboro Pike, Upper Marlboro, MD 20772  
240-765-0448

## Massachusetts

### Bridgewater

#### *New England Associates*

Emanuel Sousa  
100 Fireworks Cir., Bridgewater, MA 02324  
508-697-9100

### East Hampton

#### *Skyline Recovery Service*

Frank Fournier  
376 E. Hampton, Northampton, MA 01060  
800-935-8231 • 800-935-8231

### Rynham

#### *Mastria Towing & Recovery*

Edward Ferreira  
1255 New State Hwy., Raynham, MA 02767  
508-802-9320 • 888-867-0017

### Springfield

#### *Recovery Zone, Inc.*

Keith Burger  
235 Mill St., Springfield, MA 01108  
413-731-9663

### Weymouth

#### *National Investigations, Inc.*

Glenn Gillis  
1338 Pleasant St., Weymouth, MA 02189  
781-331-5560 • 800-626-7536

## Michigan

### Detroit

#### *Midwest Recovery & Adjustment, Inc.*

George Badeen  
14666 Telegraph Rd., Detroit, Michigan 48239  
313-538-2100 • 888-345-9100

### Flint

#### *V&J, Inc.*

Virginia Theisen  
15360 Dale St., Detroit, Michigan 48223  
313-387-7995 • 866-864-6967

### Flint

#### *Fenton Recovery & Liquidation, Inc.*

Luther Shoemaker  
3201 W. Thompson Rd., Fenton, Michigan 48430  
810-593-8911

## Michigan

### Fraser

#### *Express Recovery, Inc.*

Antonio Basilisco  
34455 Commerce Rd., Fraser, Michigan 48026  
586-293-6100

### Grand Rapids

#### *Michigan Creditors Service, Inc.*

Mark Haskins  
4500 Remembrance Rd. NW, Grand Rapids, MI 49534  
616-453-6447 • 800-342-1716

### Saginaw

#### *Michigan Recovery Services, Inc.*

Kenneth La Pierre  
3164 Freeway Ln., Saginaw, Michigan 48601  
989-776-1770

### Taylor

#### *Blackhawk Recovery & Investigations*

Robert Jordon  
5843 Tulane St., Taylor, Michigan 48180  
734-727-9940

## Minnesota

### Burnsville

#### *Northland Recovery Bureau*

Kayihan Seran  
1800 Hwy. 13 West, Burnsville, Minnesota 55337  
952-303-4749

### St. Paul

#### *IR Services (MN)*

Stephanie Findley  
310 7th Ave., Newport, Minnesota 55055  
651-458-0200

## Mississippi

### Jackson

#### *Brown & Associates Auto Recovery, Inc.*

J.B. Brown  
1966 Country Club Dr., Jackson, Mississippi 39209  
601-923-7900

### Tupelo

#### *JSC Towing & Recovery*

Alex Johnson  
508 Daybrite Dr., Tupelo, Mississippi 38801  
662-844-7900

## Missouri

### Kansas City

#### *American Collateral Recovery Of Kansas City*

Tom Healey  
13130 S. 71 Hwy., Grandview, Missouri 64030  
816-767-8700 • 888-767-8707

### Kansas City

#### *Countrywide Asset & Auto Recovery Of Kansas City*

Jason Evans  
2015 Television Pl., Kansas City, Missouri 64126  
816-836-2504

### St. Charles

#### *Tri Star Recovery Service, Inc.*

Thomas White  
3250 Hwy 94 N., St. Charles, Missouri 63301  
314-521-6900

### St. Louis

#### *Countrywide Asset & Auto Recovery, LP*

Patrick Linsenhardt  
13501 NW Industrial Dr., St. Louis, Missouri 63044  
314-739-8444

# 2016 Member Directory

## Montana

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

## Nebraska

**Omaha**  
*Double Eagle Collateral Services, Inc.*  
Michael Nikolas  
7710 K Cir., Omaha, Nebraska 68127  
402-571-9726 • 800-776-0125

## Nevada

**Las Vegas**  
*Reliable Recovery, Inc.*  
Scott Poletto  
2880 Nellis Blvd., Las Vegas, Nevada 89115  
702-431-6684

**Reno**  
*Rapid Recovery, Inc.*  
William Artemis  
5303 Louie Ln. #1, Reno, Nevada 89511  
775-853-5541

## New Hampshire

**Exeter**  
*Atlantic Recovery & Transport, LLC*  
Robert Moore  
104 Epping Rd., Exeter, New Hampshire 03883  
603-772-3778

**Manchester**  
*Nationwide Recovery Services, Inc.*  
Scott Barker  
52 Rte. 125, Kingston, New Hampshire 03848  
603-642-6158 • 800-952-6376

## New Jersey

**Andover**  
*Recovery Specialists Agency, Inc.*  
Joshua Martucci  
71 Indian Trl., Andover, New Jersey 07821  
973-718-9114 • 855-737-6772

**Atlantic City**  
*ANA Recovery, LLC*  
Patrick Aiken  
575 3rd St., Somers Point, New Jersey 08244  
609-517-1514

**Irvington**  
*ANS Towing and Recovery*  
Joe Mendes  
530 Chancellor Ave., Irvington, New Jersey 07111  
973-351-6123

**Newark**  
*Gotcha Recovery & Transport, Inc.*  
Thomas Brennan  
79 Passaic St., Newark, New Jersey 07104  
973-350-7376 • 888-350-7376

**Newark**  
*Elite Collateral Recovery*  
Rita Pineiro  
145 Miller St., Elizabeth, New Jersey 07201  
908-352-1045

## New Jersey

**Palisades Park**  
*State Recovery & Subpoena Services, Inc.*  
Clayton Stolk  
222 W. Palisades Blvd., Palisades Park, NJ 07650  
201-363-9770

**Union**  
*Unique Towing & Recovery*  
Chris Oliveira  
751 Lehigh Ave., Union, New Jersey 07083  
908-451-4666

## New Mexico

**Albuquerque**  
*Clovers Asset Recovery, LLC*  
Sarah Clover  
112A Frontage Rd. NE, Rio Rancho, NM 87124  
505-833-7075

**Albuquerque**  
*24/7 Recovery*  
Tony Romero  
1620 4th St. NW, Albuquerque, New Mexico 87102  
505-550-5551

**Albuquerque**  
*Gotcha Anytime Vehicle Locate & Recover, LLC*  
Angelo Martinez  
3405 Broadway Blvd. SE, Albuquerque, NM 87105  
505-730-8581

**Las Cruces**  
*Advanced Towing And Repossession, LLC*  
Eric McNutt  
1600 W. Picacho Ste. B, Las Cruces, NM 88005  
575-647-4058

## New York

**Bronx**  
*New York Collateral Recovery Corp.*  
Norberto Rivera  
499 City Island Ave., Bronx, New York 10464  
718-708-4043

**Brooklyn**  
*Tow Authority, Inc.*  
Frank Alfano  
412 Maspeth Ave., Brooklyn, New York 11211  
718-599-1700

**Brooklyn**  
*City Towing & Recovery*  
Ronald Scott  
126-20 Jamaica Ave., Richmond Hill, NY 11418  
718-416-2000

**Clay**  
*Action Towing & Recovery Service*  
Christine Seymour  
206 Huntley Rd., Phoenix, New York 13135  
315-695-5577

**Copiapue**  
*MRC Recovery, Inc.*  
Michael Massian  
182 N. Oak St., Copiapue, New York 11726  
631-880-7391

**Copiapue**  
*Bigtime Towing & Recovery, Inc.*  
Maria Zatarga-Fagan  
4 Beachview St., Copiapue, New York 11726  
631-608-3022

## New York

**Elmont**  
*J&M Service and Recovery, Inc.*  
Rafael Campos  
129 Hempstead Tpk., Elmont, New York 11003  
546-437-2001

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

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

**Jamaica**  
*Blessed Repossession & Recovery, Inc.*  
Carlos Vega  
130-29 Merrick Blvd., Jamaica, New York 11434  
718-276-0408

**Levittown**  
*Avanti Towing & Recovery, Inc.*  
Michelle Heller  
249 Broadway, Amityville, New York 11701  
516-881-0000

**Long Island**  
*Autocare Associates, Inc.*  
Peter Rickles  
1 Bryant Rd., Island Park, New York 11580  
631-235-8993

**Medford**  
*JC Asset Recovery*  
Jonathan Capello  
7 Munsell Rd., Medford, New York 11763  
631-320-3788

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

**New York**  
*US Recovery, Inc., dba N.Y.C. Recovery*  
Thomas Endrizzi  
1188 Rte. 52, Walden, New York 12586  
845-778-8697

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

**New York City**  
*Phantom Towing & Recovery, Corp.*  
Jaime Hernandez  
98-21-Rockaway Blvd, Ozone Park, NY 11417  
718-529-7914

**New York City**  
*Atlantic Recovery & Storage, Inc.*  
Kevin Hastings  
5648 Old Sunrise Hwy, Massapequa Park, NY 11758  
631-991-3264

**Ontario**  
*Recovery Solutions*  
Charles Marchese  
6318 Ontario Ctr., Ontario, New York 14519  
585-733-6408

# 2016 Member Directory

## New York

### 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, New York 12302

518-795-8324

### Spring Valley

#### *Empire State Recovery*

Dimitry Naemit

27 West St., Spring Valley, New York 10977

845-608-3204

### Syracuse

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

Joseph Abbass

17 Frederick St., Constantia, New York 13044

315-623-7444

### West Babylon

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

Vito Derosa

105 Edison Ave., West Babylon, New York 11704

631-845-1411

## North Carolina

### Benson

#### *Elite Recovery Solutions, LLC*

Kevin Hodsdon

578 Roberts Rd., Garner, North Carolina 27504

919-661-2999

### Burlington

#### *Collateral Recovery Solutions, LLC*

Pete Guelho

1784 E. Webb Ave., Burlington, NC 27217

336-222-1771

### Burlington

#### *Unlimited Asset Recovery, LLC*

Joseph Sells

910 Church St., Burlington, North Carolina 27215

336-227-2033 • 888-992-0992

### Burnsville

#### *Rapture Enterprises, Inc.*

Jordan McIntosh

501 Charlie Brown Rd., Burnsville, NC 28714

828-682-9900 • 888-737-2419

### Charlotte

#### *123Recovery USA*

Kevin Corcoran

3325 Washburn Ave. Ste. 219, Charlotte, NC 28205

704-522-7540 • 800-562-4520

### Charlotte

#### *Premier Tow and Recovery Services, LLC*

Gerri Gentry

7518 Hagers Hollow Dr. Ste. A, Denver, NC 28037

704-395-4103 • 877-503-3758

### Gastonia

#### *Car Masters*

John Aureliano

1350 W. Garrison Blvd., Gastonia, NC 28052

704-864-8500

### Hickory

#### *Midnight Special, LLC*

Jackie Reeves

805 Highland Ave. SE, Hickory, NC 28602

828-322-9709

## North Carolina

### Raleigh

#### *Unlimited Recovery Repossession Division*

Dylan Brooks

1625 Navaho Dr., Raleigh, North Carolina 27609

919-790-9059

### Raleigh

#### *Unlimited Recovery, LLC*

Tad Lowdermilk

3201 Durham Dr., Raleigh, North Carolina 27603

919-790-9393

### Wilmington

#### *Atlantic Recovery, Inc.*

William Hewett

1703 Castle Hayne Rd., Wilmington, NC 28401

910-471-2286

## Ohio

### Berea

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

Bryan Finn

784 W. Bagley Rd., Berea, Ohio 44017

440-243-5242

### Cleveland

#### *Midwest Recovery*

David Keever

15415 Chatfield Ave., Cleveland, Ohio 44111

216-252-6843

### Cleveland

#### *Miller Recovery Service, Inc.*

Michael Miller

4500 Lee Rd. G, Cleveland, Ohio 44128

216-662-1200

### Cleveland

#### *Source One Adjusters, Inc.*

Robert Blowers

2306 Locust St., Canal Fulton, Ohio 44614

800-245-1634 • 800-245-1634

### Defiance

#### *Fisher Recovery Services*

Christopher Fisher

89222 N. State Rte. 66, Defiance, Ohio 43512

419-439-2225

### North Royalton

#### *Monarch Recovery*

Tim Murdock

8700 Akins Rd., North Royalton, Ohio 44133

440-237-1523

## Oklahoma

### Oklahoma City

#### *Total Recovery, Inc.*

Terry Hickman

6604 S Villa Ave., Oklahoma City, Oklahoma 73159

405-681-7667

### Oklahoma City

#### *Oklahoma Repossessors*

Chad Kohmescher

7632 NW 3rd, Oklahoma City, Oklahoma 73127

405-789-7376

### Tulsa

#### *Baker Recovery, Inc.*

Sam Baker

7509 E. 11th St., Tulsa, Oklahoma 74112

918-832-7181 • 800-358-9644

## Oregon

### Beaverton

#### *Auto Repossession, LLC*

Richard Sprute

16680 SW Shaw St., Beaverton, Oregon 97007

503-644-4993

### Portland

#### *Retrieval and Recovery Specialist, LLC*

Michael Coe

1551 NW Quimby St., Portland, Oregon 97209

503-548-9326

## Pennsylvania

### Hatfield

#### *Alliance Recovery, Inc.*

Laird Hansberger

241 Union St., Hatfield, Pennsylvania 19440

215-699-2008 • 888-799-2008

### Lancaster

#### *In God We Trust....Towing & Recovery Inc.*

Julie Hughes

1520C Lincoln Hwy. E., Lancaster, PA 17602

717-572-8195

### Philadelphia

#### *Collateral Adjustment Corp, Inc.*

Christopher Wild

2924 West Ave., Bristol, Pennsylvania 19007

215-788-3355

### Pittsburgh

#### *Certified Auto Recovery, Inc.*

James Osselburn

205 Haskell Ln, Verona, Pennsylvania 15147

412-794-8122

### Pittsburgh

#### *G&R Recovery*

Gene Polsinelli

247 Freeport Rd., Creighton, Pennsylvania 15030

724-339-2500 • 866-961-7376

### Pittsburgh

#### *Recovery America, LLC (PA)*

Kieran Peer

4540 New Texas Rd., Pittsburgh, PA 15239

412-798-6523

### Pittsburgh

#### *Interlink Recovery Services, LLC*

Sean Tarr

8700 Brentwood Dr., Greenville, Pennsylvania 16125

724-646-2700

### Selinsgrove

#### *Kreis Adjustment & Investigation Service*

Michael Dressler

2-8 East Chestnut St., Selinsgrove, PA 17870

570-374-8950 • 800-535-2549

## Puerto Rico

### Caguas

#### *Isla Repossessions & Collections, Inc.*

Tomas Aponte Rodriguez

53 Calle Betances #207, Caguas, Puerto Rico 00725

787-743-2088 • 800-966-1764

## Rhode Island

### Warwick

#### *P&P Recovery/Express Towing*

Paul Raimondo

3127 Post Rd., Warwick, Rhode Island 02886

401-737-9000

# 2016 Member Directory

## South Carolina

### Charleston

#### *Carolina Asset Recovery Services*

Thomas Gross  
4365 Headquarters Rd., Charleston, SC 29405  
843-225-3079

### Charleston/Summerville

#### *1st Choice Recovery, LLC*

Archie Biszmaier  
914 College Park Rd., Summerville, SC 29483  
843-851-4377

### Columbia

#### *Bigfoot Recovery, LLC*

Karl Rohland  
8534 US 76, Prosperity, South Carolina 29127  
803-364-0250

## South Dakota

### Rapid City

#### *Dakota West, Inc.*

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

### Watertown

#### *Innovative Adjusters*

Douglas Walsh  
517 10th St. SW, Watertown, South Dakota 57201  
605-868-3023

## Tennessee

### Chattanooga

#### *Chattanooga Recovery, LLC*

Stuart Sanders  
1509 S. Smith St. Ste. D, Chattanooga, TN 37412  
423-892-4173

### Jackson

#### *Marshall's Recovery Service, Inc.*

Darin Marshall  
360 W. Main St., Humboldt, Tennessee 38343  
731-784-0946 • 877-314-7376

### Knoxville

#### *National Auto Recovery, Inc.*

Neil Morris  
7010 Downing Dr., Knoxville, Tennessee 37909  
865-584-4973

### Nashville

#### *D.B. Locators & Recovery, Inc.*

Jeff Morland  
116 Hickory St., Madison, Tennessee 37115  
615-973-0940

### Nashville

#### *ALCAR Recovery, LLC*

Buddy Carnahan  
1231 Lebanon Pike, Nashville, Tennessee 37210  
615-242-0025 • 888-242-2213

### Nashville

#### *Connect One, LLC*

John Hanks  
80 Cleveland St., Nashville, Tennessee 37207  
615-649-0731

### Troy

#### *Krietman Towing*

Jackie Krietman  
4044 Killion Rd., Troy, Tennessee 38260  
731-886-0454

## Texas

### Amarillo

#### *Panhandle Recovery Services, Inc.*

Barry Sanders  
106 N. Madden, Shamrock, Texas 79079  
806-256-8999

### Austin

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

Rick Campbell  
13401 Pond Springs Rd. Ste. F, Austin, Texas 78729  
512-490-1533

### Austin

#### *Prime Time Adjusters*

James Waldron  
9506 Brown Ln., Austin, Texas 78754  
512-339-2892

### Beaumont

#### *Elite Recovery Services*

Richard Loden  
111 81 Keith Rd., Beaumont, Texas 77713  
409-892-1800

### Belton

#### *MKE Enterprise Company*

Barbara Edwards  
2604 South IH 35, Belton, Texas 76513  
254-732-0920

### Corpus Christi

#### *South Texas Auto Recovery*

Romeo Garcia  
2362 Pearse Dr., Corpus Christi, Texas 78415  
361-852-3263

### Dallas

#### *Dallas County Adjusters, Inc.*

K.L. Barnes  
11932 Crumpton Dr., Dallas, Texas 75180  
972-288-2222 • 800-626-7376

### Dallas

#### *R. Worthington & Associates*

Rick Worthington  
2745 Hwy. 175, Dallas, Texas 75159  
972-287-9878

### Dallas

#### *Unlimited Asset Adjusters*

Kim Tucker  
712 S Buckner Blvd., Dallas, Texas 75217  
877-287-0488 • 877-287-0488

### El Paso

#### *G&M Repossession Specialists, Inc.*

Saul Martell  
9704 Carnegie Ste. B, El Paso, Texas 79925  
915-565-7376

### Fort Worth

#### *Dallas County Adjusters, Inc.*

K.L. Barnes  
1201 Sturgeon Ct. #113, Fort Worth, Texas 76001  
817-834-6079 • 800-626-7376

### Houston

#### *IR Services (TX)*

Stephanie Findley  
Synott Rd., Sugar Land, Texas 77478  
281-277-0336

### Houston

#### *ASAP Auto Enterprises*

Pamela Harmeyer  
18219 Auburn, Tomball, Texas 77375  
281-376-1819

## Texas

### Houston

#### *Asset Resolutions*

Arafat Abu-Tair  
10532 South Post Oak Rd., Houston, Texas 77035  
713-547-4772

### Houston

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

Sonia Rodriguez  
3226 Turkey Dr., Humble, Texas 77336  
281-205-1640

### Houston

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

Chris Maddox  
5625 W. Orange St., Pearland, Texas 77581  
713-343-1988

### Houston

#### *Absolute Adjusters, Inc.*

Bradley Adams  
9405 Montridge Dr., Houston, Texas 77080  
832-622-3510

### Irving

#### *Southwest Collateral Recovery, LLC*

David Nazem  
1700 Peters, Irving, Texas 75061  
972-579-3400

### Lancaster

#### *Wildcat Recovery LLC dba Countrywide of Dallas*

Billie Jo Stoddard  
3164 Springfield Ave., Lancaster, Texas 75134  
972-572-8304

### Mabank

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

David Schmitt  
107 Front St., Eustace, Texas 75124  
903-340-6654

### McAllen

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

Roel Buentello  
2500 N. Moorefield Rd., Mission, Texas 78572  
956-789-9252

### McAllen

#### *Broken Road Towing, Inc.*

John Crouch  
121 S. McColl Road, McAllen, Texas 78501  
956-213-1376

### Odessa

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

Al Gonzalez  
7020 N. County Rd. West, Odessa, Texas 79764  
915-544-5800

### San Antonio

#### *South Texas Asset Management*

Gary Freimarck  
11045 IH 35 North, San Antonio, Texas 78233  
210-590-2621

### San Antonio

#### *San Antonio Recovery, Inc.*

Gary Amezcua  
4710 Callaghan Rd., San Antonio, Texas 78228  
210-438-8280

### San Juan

#### *Weaver Asset Recovery*

Allen Weaver  
401 W. Sioux Rd., McAllen, Texas 78589  
956-787-2607

# 2016 Member Directory

## Texas

**Tyler**  
*Texas Investor Recovery Services (TIRS)*  
Steve Sitton  
1010 SSE Loop 323, Tyler, Texas 75701  
903-597-1412 • 866-597-1412

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

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

## Utah

**Salt Lake City**  
*On Demand Repos*  
Brian Edwards  
1714 S. 900 W., Salt Lake City, Utah 84104  
801-975-0201

**Salt Lake City**  
*CR Solutions, LLC*  
Steve Turner  
927 S. 400 W., Salt Lake City, Utah 84101  
801-532-1916

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

## Virginia

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

**Chesapeake**  
*Crybabys Towing & Recovery, LLC*  
Geno Lee  
312 E. 18th St., Norfolk, Virginia 23517  
757-446-8576

**Dublin**  
*Professional Recovery Specialists*  
David Salmons  
5485 Banks Ave., Dublin, Virginia 24084  
540-307-5921

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

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

**Woodbridge**  
*Regor Recovery, LLC*  
Marie Smith  
14401 Pine Ln., Woodbridge, Virginia 22191  
703-494-5932

## Washington

**Olympia**  
*Rapid Recovery, LTD*  
Steve Valentine  
615 Market St., Satsop, Washington 98583  
360-482-3022 • 800-366-3702

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

**Spokane**  
*Custom Recovery*  
James Morin  
118 N. Stone, Spokane, Washington 99210  
509-534-0426 • 800-359-4162

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

## West Virginia

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

**Oak Hill**  
*Grace Towing & Recovery, LLC*  
Chris Pavey  
332 Greenville Rd., Oak Hill, West Virginia 25901  
304-640-3887

## Wisconsin

**Madison**  
*Asset Recovery Specialists, Inc.*  
Gregory Strandlie  
280 Business Pk. Cir. 11/12, Stoughton, WI 53589  
608-442-7376

**Milwaukee**  
*Morison Auto and Recovery, Inc.*  
Joel Morison  
N59 W14179 Bobolink Ave., Menomonee Falls,  
Wisconsin 53051  
262-703-9382

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

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

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

## More Contacts

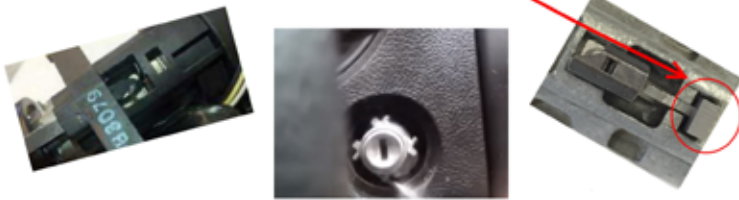




## THE GM CODE KILLER

- #1 - Remove Trim Ring (For In Dash Modular Lock "Z" Keyway Ignitions)
- #2 - Locate the 5:00 O'clock position on the ignition cylinder and housing unit. Insert tool with the curve towards the cylinder. Insert tool all the way into the opening until it stops. You will be positioned at the back wall of the retainer channel.
- #3 - Angle the tool so the tip position rests over the top of the retainer spring. Lowering the rear of the tool, raises the tip up.
- #4 - Gently lower the tip of the tool until you feel slight resistance or sense a "click". Then gently withdraw the tool about 1/4", then pivot the tip of the tool downward until it stops. Use just enough force to bend the retainer spring in a slightly sideways manner. **DO NOT USE EXCESSIVE FORCE** or tug the tool at this point (Tool tip may break).
- #5 - Once retainer falls free, remove cylinder by pulling it outward. Retrieve key code or disassemble to make key.
- #6 - Insert cylinder and test.

**Caution:** The retainer may fall to the passenger floor area or get hung up within the dash. It is recommended that you keep a few spares on hand if needed for replacement. Replacement retainers are available at Keynet



Any resistance on the tool that may feel unusual is an indicator that the tool is incorrectly positioned. **NOTE:** Common on Grand Prix models

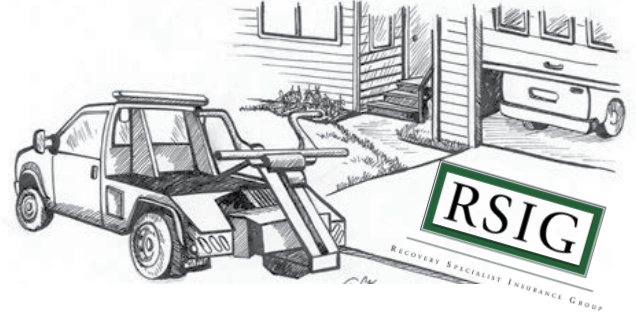


# KEYNET

For a real time demo, please visit [www.keynet.com](http://www.keynet.com) and click on training videos

## There's more to it than just a tow...

✓Assignment received. ✓Unit Located. It's Right There...  
Do you take it? And if you do... Are you covered for it?



RSIG is the answer to both of those questions!  
Call today for more information!

RSIG University • [www.rsiguniversity.com](http://www.rsiguniversity.com)  
Leading the Industry in Education

## RECOVERY SPECIALIST INSURANCE GROUP

Leading the Industry in Insurance Protection  
[www.rsig.com](http://www.rsig.com) • 703.365.0199



**Harding Brooks Insurance Agency**

## Repossession Insurance Specialists

Mike Peplinski  
Phone: 315.214.5822  
[mpeplinski@hardingbrooks.com](mailto:mpeplinski@hardingbrooks.com)

**Insurance - Surety - Benefits**

[www.hardingbrooks.com](http://www.hardingbrooks.com)



# Become A Member Today!

**The Pro-Rated 2nd Quarter 2016 AFA Membership is only \$675.00**

“Come be a part of the Oldest, National, Not-For-Profit trade to our industry”

AFA has the most reasonable annual membership fee than any national trade to the repossession industry!

The real “Truth in Advertising” AFA has no hidden charges or extra fees! Our “Flat Rate” annual membership dues are the most AFFORDABLE in the industry! The AFA board of directors voted years ago to remove the annual “AFA Convention” fee from the yearly renewal dues. Why should you pay in advance for an event you may not attend?

AFA is a true 501c Not-For-Profit trade association, established in 1936.

Our application process is fully automated and secure online! Our 3rd party vetting company will handle the inspection of your physical office and storage location. Don't fear the inspection! If you need to make changes to meet our strict requirements we are here to help! Oh did we mention our non-refundable background check and physical inspection fee is only \$300.00 that is less than half of any other trade in our industry!

Allied does not allow phantom or ghost office listings on our website or in our membership directory. That means, one listing per member per physical office location. We don't need to appear larger than we are, because we are the largest period!

Need a client protection Bond we have you covered with our \$1,000,000.00 CLIENT PROTECTION BOND.

Allied has more member benefits than any other trade in the industry. Here are two examples!

Vendor Transparency Solutions (VTS) Allied Finance Adjusters has partnered with VTS the independent leader in compliance monitoring and vetting. AFA Members receive a major discount with VTS to help you reach an even higher level of compliance.

My Recovery System (MRS) Allied Finance Adjusters has partnered with MRS. The biggest question being asked is what is MRS? The simplest answer is in the name – “My Recovery System”. It is a software solution that can and will be owned by its customers. Every company that signs up for “MRS Office Pro” will have the opportunity to purchase an equal share of the software system- it's that simple.

Join today, get involved and help us take back our industry! “The larger we are the louder our voice can be heard”

For more information, visit our website at: [www.alliedfinanceadjusters.com/BecomeAMember.aspx](http://www.alliedfinanceadjusters.com/BecomeAMember.aspx)

**Barbara Scheele Membership Chair**

**Cell: (941) 979-6573**

**Work: (941) 637-0157**

**Email: [membership@alliedfinanceadjusters.com](mailto:membership@alliedfinanceadjusters.com)**



# Recovery Specialist Certification Course.. Is Now On-Line

**Training essential for risk management,  
claim reduction & litigation avoidance.**

- ✓ **State Specific Course Information**
- ✓ **Course Material Enhanced w/Videos**
- ✓ **On Line Course Exams**
- ✓ **Relevant State & Fed Laws Covered**
- ✓ **Covers Law, UCC, FDCPA & more**
- ✓ **Extensive Skip-tracing tutorial**
- ✓ **RSS News Feed...Repo News**
- ✓ **A Must for Agents and Lenders**

**For More Information go to [www.rsig.com](http://www.rsig.com)**



RECOVERY SPECIALIST INSURANCE GROUP

**703-365-0199    [www.rsig.com](http://www.rsig.com)**

## 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



RECOVERY SPECIALIST INSURANCE GROUP

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.



**Wreckers, Slide in units and Rollback**



**DYNAMIC TOWING EQUIPMENT**

**1120 E. BRAMBLETON AVE  
NORFOLK VA 23504**

**1-800-831-9145**

**DYNAMICMFG.COM**



**956 S. BARTLETT ROAD  
BARTLETT, IL 60103**

PRESORTED  
STANDARD MAIL  
U.S. POSTAGE PAID  
KOKOMO, IN  
PERMIT #107



**PHONE: 800-843-1232 - FAX: 888-949-8520**

**[WWW.AFAREPO.COM](http://WWW.AFAREPO.COM)**