

**Professional**

# **REPO**SSASSOR™

A Magazine for the Professional Recovery Industry

**Anthony Gentile**  
Owner of Dynamic Towing Equipment & Manufacturing



Professional Repossessor Magazine salutes Dynamic Equipment  
for it's continued financial support to the RABF.  
Full story inside.

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

**SECOND EDITION**

**SUMMER 2016**



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Every day, like you, I read about how technology is improving how a repossession agent does their job - that's true, technology does help, but why does it cost YOU more?

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You look around the world and as technology improves cost goes down. Not in repossession – This industry has allowed companies to piggyback off of each other and every time someone jumps on someones back, it cost YOU more. With the latest, paying to show addresses on a map.

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# President's Message



**Jim Osselburn**  
*President, AFA*

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



It is a special honor to begin my term as the President and a privilege to serve the membership of the Allied Finance Adjusters Conference. There have been many terrific role models that have led this association to become the industry leader that it is today. I am grateful to the past presidents and executive committee members that donated their time and personal resources for the betterment of Allied Finance Adjusters.

I would like to give a special thanks to our Past President Mr. George Badeen who has helped me become a better leader, company owner and person. He donated countless hours to Allied Finance Adjusters and no matter what project he worked on; everyone involved could feel his passion for the association.

Since 1936 Allied Finance Adjusters has provided educational seminars, networking opportunities with potential clients and a brotherhood to its members. Many of the ideas and lessons that I personally have learned from these opportunities have helped my very own company to become what it is today. I am excited to be a part of such a powerful tool which our peers utilize to promote their businesses and participate in the sense of comradery that belonging to Allied Finance Adjusters provides.

It is my goal to work to expand the membership of Allied Finance Adjusters to over 400 professional members. This will assist with providing our members and the industry in general with a proper representation through a united voice to consumers, lenders and the government. We need to alter the stigma associated with our industry and show how important our work is to the American economy. This can only be accomplished through a unity that has never been consummated in our industry. If we are to elevate our industry to being recognized as professionals in a professional and demanding trade, we will have to realize that this is not a competition; this requires cooperation.

Through hard work and dedication, we will work to continue to provide benefits to our membership. Our Board of Directors is strong, motivated and willing to help you in any way we can. I thank everyone for this opportunity to help make the Allied Finance Adjusters continue onward and upward to success.

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

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





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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.

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## In This Issue

<b>Page 1</b>	President's Message
<b>Page 2</b>	Executive Committee
<b>Page 3</b>	Muzzling the OX - TFA
<b>Page 4</b>	Mad as Hell - Jim Badeen
<b>Page 6</b>	New Rule Affecting Pay Day Loans By O. Mabelle Morris
<b>Page 6</b>	SIGN UP - Repossession Event
<b>Page 7</b>	A New Era of Compliance By Max Pineiro
<b>Page 8</b>	State Association Support
<b>Page 9</b>	CALR Information
<b>Page 10</b>	Illinois Recovery Assoc. Information
<b>Page 11</b>	AFA Annual Convention
<b>Page 12</b>	Detroit Wrecker - The Gladiator
<b>Page 14</b>	27 years & Counting - Dana Loan
<b>Page 15</b>	Right Tools & Parts for the Job
<b>Page 16</b>	Dynamic Towing Equipment
<b>Page 18</b>	RSIG Seminar Attendees Stand Strong
<b>Page 20</b>	RSIG Annual Seminar Review
<b>Page 22</b>	Membership Directory
<b>Page 31</b>	Become a Member Today





## Muzzling the Ox – Time Finance Adjusters, Patrick Altes

There is an old Jewish proverb: “Don’t muzzle the ox that treads the corn”.

Although the meaning might be obscure, a little reflection on this adage yields its wisdom: *do not shortchange a key component of your endeavor’s success.*

Sure, the farmer was the “brains of the operation”, but he desperately needed the skills and abilities of the brawny ox to pull the plow. And a well-fed ox was properly fueled to sweat, and pull, and work harder to bring in a bigger yield. Conversely, a hungry ox would eventually produce smaller yield, and results in a hungry ox, a hungry farmer, and his hungry family.

This is a great metaphor for the repossession industry’s interaction with their clients.

We talk with dozens of repossessioners every day. All day long. And what we hear is stunning.

An agent might say “this client doesn’t pay very well, so I work their assignments as filler work”. Or “these are contingent accounts, so I only work them when I’m in the area”. Or, “this client sends me crap work, so I don’t devote much effort to ’em”.

In the repossessioner’s mind, this makes perfect sense.

But don’t these accounts actually represent a fleet of \$15,000 cars owned by the creditor, and more importantly, would this creditor want their recovery viewed as “filler work”? Are you kidding me?

Why is this happening? It is based on the assumption that repossessioners are stupid, actually. Some clients trust that most repossessioners lack the business acumen to balance a checkbook, and as a result repossessioner will invest herculean efforts on accounts that might produce zero gain.

Spoiler alert: they don’t.

Come to think of it, what business person...even one with modest business skills...would do that for any length of time? None would. Would plumbers or landscapers or construction workers show up for work if they knew they were only going to get paid for a fraction of their hours, based on factors entirely out of their control?

None would. None do.

Repossession clients will defend themselves by saying “we only pay for results”. The repossessioner can say “checking a bad address you provided is a result”, or more importantly, “Our efforts produced a new address”, or “Our efforts brought the account up to date”.

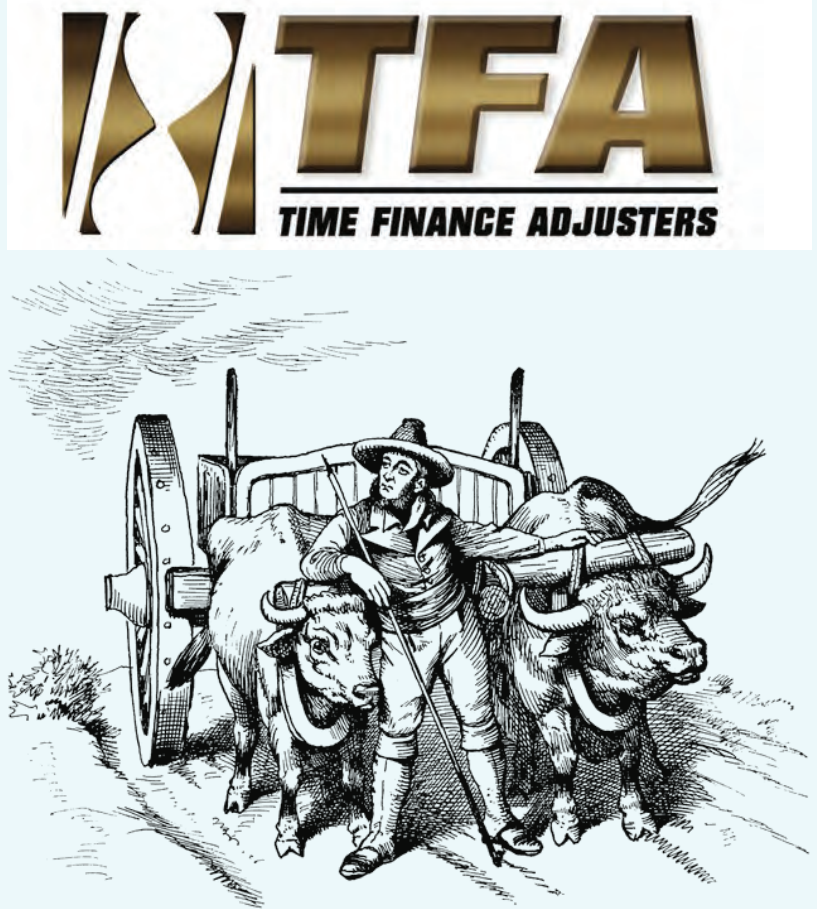
Why does any one of us think we can escape conventional wisdom? That somehow old maxims like “you get what you pay for” don’t apply in the parallel universe of a collection department?

This system of assigning repossession work on a contingent (or low-pay) basis is starting to show its cracks, by producing low recovery ratios that are being noticed and documented.

Low recovery ratios can be tied to poor performance by field agents....and poor performance can be tied to poor (or stupid) incentive strategies. Like the Yiddish proverb, you have to properly feed a key component to your success.

Repossessioners are not going to invest money (fuel, time, energy) into working accounts that won’t yield any reward. They are a lot smarter than you might think. And even an ox knows when it is working hard, and not getting fed. But really at the end, it is not just the ox that goes hungry.

It’s that simple.



## I'm as mad as hell and I won't take it anymore! - Guest Article by Jim Badeen

The other day I received the proposed *Model Consumer Amendments to the Uniform Commercial Code Article 9*, authored by the National Consumer Law Center (NCLC). After a cursory review I was a bit surprised at their hard work and I would definitely give them an "A" for effort. They obviously spent a lot of hours researching this important issue and I cannot doubt their sincerity when it comes to the plight of the indebted consumer. With that being said here is the big "But". Unfortunately, as with many of these consumer rights groups, they failed to ask us, the professionals of our industry, for our point of view. If they had done so, they could have saved themselves a lot of time. I have become used to being overlooked regarding such things and I'm no longer surprised that there are people who would rather ask a Pool Cleaning Man why their sink is stopped up instead of a Plumber. Everyone who wants to get an "educated" opinion about what we do always goes to someone else. We should be angry, but that's just the way it's always been. The disregard for our opinion concerning such matters, I believe stems from a misconception that we "Repo People" will always be on the opposite side of whatever the consumer group, oversight committee or politician is championing. Also, we professional repossessioners are a secretive bunch because of what we do and let's face it; our detractors have effectively maligned our reputation to the extent that our industry as a whole has become a disreputable cable TV series with no credibility. The results of these "reasonings" for our dismissal are unfortunate, not only for us, but to the indebted consumer as well. There is much that we could offer on these subjects if we were only asked beforehand. After all, we have learned over the last seventy-five years that there are times, and I would say more often than not, when the desires and needs of the American consumer are equally convergent with those of our industry. Our long experience in this profession has taught us all that the very laws that restrict us in the repossession of the indebted consumer's collateral are the same laws that protect us as an industry and make us more professional in what we do.

With this as my caveat, I would sum up this scholarly work as generally being unnecessary and lacking. I can see a lot of problems and even more questions. However, to dwell on these would be irrelevant since my intent is not to discuss its merits, or lack of, but to bring you a perfect example of how our industry has been marginalized.

To continue, all of us professionals who are somehow still in business, know the true reasons for the problems the NCLC is attempting to address in their Model UCC Article 9, and none of them are due to a lack of law. As with many of these consumer rights groups, it would seem that they too have fallen into the trap of being misled by those they looked to for advice. I would however, make note that at least they have acknowledged that a problem does exist. According to Fitch Ratings, the rate of seriously delinquent sub-prime car loans has soared above 5% in February of this year and that's the worst rating of delinquencies since the Great Recession of 2008 and the highest level since 1996. Many outside of our industry are surprised by these numbers and blame everything from the weather to the outbreak of the zika virus. Fitch Ratings seems to be, "getting the warmest" in their search for reasons and have cast their blame on a dramatic rise in loans with almost no borrowing standards, which I would add have helped fuel the recent explosion in auto sales. As a matter of fact, more Americans bought new cars last year than ever before, and the cumulative outstanding auto loans for the first time in history, now exceeds over a trillion dollars, with over 20% of these being in the sub-prime market.

Naturally, no one has bothered to ask us, the professionals why; and we know it's not due to the weather, the man on the Moon, or as the NCLC seems to believe a lack of law. Setting aside the availability of cheap money resulting from low - to no - Fed interest rates, it's plain and simple, **it's due to a lack of enforcement of the existing laws.** Laws such as the Fair Debt Collections Practices Act that came into being in 1978, The Financial Services Modernization Act of 1999, the Truth-in-Lending Act of 1968,



Peter Finch as Howard Beale in the 1976 movie *Network*

The UDAAP provisions of the Wall Street Reform and Consumer Protection Act of 2010, just to name a few. If these laws had been enforced by those agencies of the government with the mandate to do so, many of the problems associated with automobile repossessions and consumer indebtedness, (that the NCLC seems most concerned with), would not exist. By not enforcing these laws that are designed to protect the consumer, (and by extension our industry) our government has effectively removed the "governor from the engine" and let it run full throttle with nitrous-oxide fuel, but not without unintended consequences.

This lack of enforcement has allowed for the creation of middleman Debt Collectors; that we call in our industry "Forwarders". With huge financial backing and geographically dispersed auto auctions that are their parent companies, they have hijacked our industry and facilitated their own "one - stop - shop" easy "repo - to - liquidation" services. This of course was a big boost to the banking world and has been a salient feature in allowing them to finance over-priced cars to people with bad credit with long term notes. As for us, the professional repossessioners who pride ourselves in maintaining and working within the confines of the law; we are now forced to kowtow to the whims of these debt collection oligopolies that have been granted magical immunity from the aforementioned laws and taken over. The detrimental effects of their interference has long been evident and has posed an indelible danger on many levels to our consumer protection laws.

After years of complaining, writing letters and meeting with various officials about these entities, I have found myself in a state of depression and wondering why my Government has failed to take any action. As a matter of fact, there have



even been instances where agencies have gone out of their way to thwart my complaints. Well my friends, I have concluded that these agencies did not fail us. They have purposefully not intervened so as to allow for the invasion and destruction of our entire industry by these aforementioned Debt Collection entities. YES - you heard me right. I said **allowed destruction** because there is no other logical justification. The Allied Finance Adjusters and others, began to complain about these very issues and these Debt Collectors going back as far as 2003 with no avail. The result of this wanton conquest and unchecked interference by these Debt Collectors to "Mega - Mart" our business has been amply clear to everyone and to these government agencies. These entities have been allowed to seize over 85% of our markets forcing us to survive on what they decide to pay us, which I would add for most of us is what we got back in 1999. Over half of us have been culled out of business and those of us that remain, in order to survive have had to lay off our best people, reduce training, and let needed repairs go. Our equipment looks like it's been salvaged from Fallujah,



## I'm as mad as hell and I won't take it anymore!

we've cut our own pay to below minimum wage, and far more. Because we have become so weakened by their blitzkrieg, an infestation of untrained, un-licensed, unprofessional repossessioners have been permitted to decimate what's left of our industry. Moreover, these interlopers have successfully marketed the concept that repossession should be the first choice of a Lender to collect on an overdue debt, instead of the last resort. Of course, all cost with built in profits for these Debt Collectors are added to the indebted consumer's deficiency, with interest.

In the face of numerous civil court rulings and a mountain of clear and convincing evidence that substantiates that these forwarders are Debt Collectors who are subject to the law as such, they have been allowed to continue unimpeded as though they have been granted amnesty for whatever they do. Like Sherman's march to the sea, they continue with their unencumbered onslaught of our industry and the consumer protection laws of this nation. What is even more disheartening, is that the more we complain the more these agencies of our government stiffen their resolve to ignore our calls for help.

This brings me to my next point, this lack of action has allowed time for lobbyist of these Debt Collectors to launch a new assault on our various states legislatures. This new battle campaign is for the eradication of those consumer protection laws and the Court rulings that have defined them as what they are, Debt Collectors. I suppose some may ask where I laid my tin foil hat, but I believe this gives credence to my "Government Conspiracy Theory" that our own government is out to get us and wants our industry dead and all our fellow American consumers, sold into "Debt Slavery". After all, in view of the dates in which many of these consumer protection laws, as I previously mentioned, were enacted and the fact that these Debt Collectors have admitted in Court that their business model came after the establishment of these laws, it appears to me that our government is allowing them time to change "OUR" laws to suite their business interest and not the interest of the indebted consumer. To illustrate, here's a couple of interesting questions; Given that they have always been Debt Collectors under the law (according to numerous court rulings), and their business model is in contravention to these laws that pertain to Debt Collectors (also established in Court), and these laws were in existence long before they came into being (as they have admitted in Court); then why are they even allowed to be in business? Didn't they consult attorneys before going into business to see if their business model was legal to begin with? And why is our government "looking the other way" and allowing this to happen? Now as I remember being taught in my High School civics class, we're supposed to be a nation of laws and it's always been the necessity of business to comply with all laws. But for some reason our government is changing "OUR" laws to facilitate We See Nothing, Say Nothing, Hear Nothing, & Do Nothing an on-going allegedly illegally run business (that by the way is causing injury to us and about 2.5 million indebted consumers per year), - to become legal. You don't have to be wearing a tin foil hat to see the obvious, but for the sake of argument, lets continue with some more questions. Under what circumstances and in accordance with what consumer law can a Debt Collector, as defined under the Fair Debt Collection Practices Act; 1) Pass consumer information to a third party Repossession Company? 2) Hire or sub-contract a repossession company to seize the outstanding collateral of their contracted lending client? 3) Control the activities of their contracted repossession company on behalf of their lending client? 4) Retain control of, and accept possession of, the indebted consumer's collateral that was seized by their contracted repossession company on behalf of their lending client? 5) Be exempted from the requirement as a Debt Collector to notify the indebted consumer within the prescribed time so as to allow the indebted consumer the right to seek the advice of an attorney and the right to challenge the validity of the debt before collection actions proceed? Or is it permissible for these Debt Collectors to simply hire a repossessioner and seize the collateral without any notice? These, are just a sample of dozens of

questions that I have asked and no one wants to answer them. Could it be that they, our "Government" already know the answer? I'll leave it to you to decide.

Notwithstanding all of the aforementioned, any student of this industry would readily observe that these Debt Collectors are a nuisance to all auto borrowing consumers. They have **no** redeeming quality that is advantageous to any **consumer** and they do not compliment any procedure that would enhance productivity or efficiency while reducing cost to any **consumer**. Additionally, they are an unnecessary obstruction of unregulated, commercial business bureaucracy that stands in the midstream between the regulated lender and the regulated repossessioner. Moreover, they are an additional, unnecessary, "weak link", in the chain of control of non-public information (NPI) that can fail. Now some disagree and counter by saying that these entities have reduced cost and increased profits; but they will fail to say to whom this is profitable and that this is being done at the expense of the already indebted consumer and the repossessioner. It is apparent that this business model was engineered to allow for all of the cost and profits of these middlemen Debt Collectors to be passed onto the already beleaguered consumer's deficiency balance (with accelerated interest), while culling, via the withholding of contracts and hyper reduced fees, the small business repossessioner. I am reminded of the case of Landry v Union Planters Corp. U.S. District Court of Eastern LA., 2003. In that case it was said; "*The Federal Financial Modernization Act, commonly known as the Gramm-Leach-Bliley Act ("GLBA") was passed by Congress and signed by President Clinton in November, 1999. The purpose of GLBA was to enhance competition in the financial services industry by providing a prudential framework for the affiliation of banks, securities firms, insurance companies, and other financial providers. . . H.R. Conf. Rep. No. 106-434, at 245 (1999), reprinted in 1999 U.S.C.A.N. 245. To ensure that increased competition would enure to the benefit of consumers, Congress assuaged consumers' concerns regarding dissemination of personal financial information by providing them with the power to choose how their personal information will be shared by financial institutions*". It is obvious from all of the aforementioned that these Debt Collectors have **limited** and destroyed competition, **increased** the indebtedness of consumers, **endangered** privacy protections, and **made moot** the assurances of the Congress to all consumers when it passed the Gramm-Leach-Bliley Act.

As Harry Markopoulos, the investigator who spent years exposing Bernie Madoff said; "No one would listen". When he finally got someone to listen, tens of thousands of people were financially destroyed. Its' time we make someone listen. We must tell our elected officials; (like the character Howard Beale in the movie Network,) "I'm as mad as hell and I'm not going to take this anymore!" We must demand that the CFPB and FTC immediately impose a **Cease & Desist Order** on all Debt Collector/Forwarders and demand protection from further loss. Our situation and those of our fellow consumers is nothing less than another "Madoff" moment that has been allowed to fester. We are American citizens, who are being victimized and forced to suffer damages to our legally operated small businesses. The motivations and political gamesmanship coupled with the excuses for this hubris disregard is superfluous and can no longer be tolerated. We must refuse to be the collateral damage for whatever its purpose. I enjoy all the professionals in my industry to stand up and yell in one voice; **I'm as mad as hell and I'm not going to take this anymore!** We must demand our rights -now- and tell our government to immediately stop this wanton destruction of our remaining small businesses and the staggering injuries these entities have wrought on the American consumer. In closing, I hope that you will stand with me, resolute and filled with angry resolve as we ponder how our nation, the most powerful on this earth is powerless in the face of these Debt Collectors that have done so much harm to us and so many. - End



# CFPB PROPOSES NEW RULE AFFECTING PAYDAY LOANS,

## TITLE LOANS AND CERTAIN INSTALLMENT LOANS

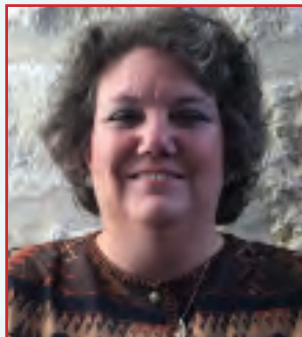
On June 2, 2016, the Consumer Financial Protection Bureau (CFPB) issued a Notice of Proposed Rulemaking on Payday, Vehicle Title, and Certain High-Cost Installment Loans. The purpose of this notice is to make citizens and businesses affected by the proposed rule aware that the rule is proposed and to request/allow public comment about the proposed rule.

This proposed rule covers two types of loans. First, it will apply to loans with a term of 45 days or less—which the agency notes is typical for payday loans and title loans. Second, it will apply to loans with a term longer than 45 days that have a total cost of credit over 36% AND (1) takes a security interest in the borrower's vehicle, or (2) allows the lender to directly access the borrower's bank account or payday source to retrieve payments. Loans with balloon payments at the end are lumped in with the longer term loans, as well.

Specifically excluded from this rule are loans classified as "purchase money security interest" loans—loans made solely to finance the purchase of a car or other consumer good.

Using its authority to regulate anything considered an "unfair, deceptive or abusive act or practice" (a UDAAP), this rule will make it illegal for a lender to make a loan, as described above, without reasonably determining that the consumer will have the ability to repay the loan. The rule then sets out a list of things a lender will have to do in order to determine this, including forecasting the consumer's living expenses during the term of the loan and projecting whether the consumer will have the income necessary for the consumer to maintain his or her health, welfare and ability to produce income.

It will also be a UDAAP to make a loan to a consumer that has taken too many of these short-term loans in succession, because proof of re-borrowing will create a presumption (under this law) that the consumer does not have the ability to repay the loan. Overcoming this presumption will be a heavy burden that the lender will probably not undertake.



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While there are some very limited loans that fit into an exception for the lender having to make this ability-to-repay determination, lenders will be specifically prohibited from taking a security interest in a vehicle in connection with the exceptional short-term loans, and will be subject to having to repay all fees taken from consumers on all loans made during a year if the default rate is too high for the year on the longer-term exceptional loans.

Finally, this rule will create a new industry known as the "registered information systems" industry. These businesses, licensed and regulated by the federal government, will take reports of loan information on all these covered loans when they are made, if they are updated and when they are paid. And lenders will be required to obtain (buy) a consumer report from them before any covered loan is made.

The actual proposed rule is very long and detailed (over 1300 pages). The comment period is open until September 14, 2016. The rule can be reviewed at: <http://www.consumerfinance.gov/policy-compliance/rulemaking/rules-under-development/notice-proposed-rulemaking-payday-vehicle-title-and-certain-high-cost-installment-loans>. Those repossession companies that derive a large portion of their income from working for title lenders, or lenders making loans covered by this rule, should strongly consider providing feedback to the CFPB about how these types of loans help consumers in need.

### Sign Up Today for This Year's Most Informative Repossession Event!

TFA Compliance Educational Seminar Demonstrating ongoing continuing education is key to CFPB compliance! TFA continues to lead the industry as the best, most reliable, and up-to-date training resource, with presenters and experts recognized as industry leader and communicators.

#### **IMPORTANT NOTE:**

Special reception with Credit Union clients on evening of September 9th, 2016. Book now at the Marriott Airport Gateway a two-minute rail ride from Atlanta Airport. Special room rate is available to you as part of TFA Convention (some rooms as low as \$89). Unlike other groups, convention attendance is FREE to association members and family and staff.



# Operating in the New Era of Compliance

From the desk of: Max Pineiro, President ~ Vendor Transparency Solutions, LLC.



On April 13<sup>th</sup> 2012 The Asset Recovery Industry started to undergo the largest transformation in its history, from a predominantly unregulated industry to one that is now federally regulated.

## Who is the CFPB?

The Consumer Finance Protection Agency (CFPB) was created and authorized by the Dodd-Frank Wall Street Reform Act that passed in 2010 in response to the financial crises of 2008. The announcement on that date put financial institutions and their service providers on notice with its publi-

cation titled *CFPB to Hold Financial Institutions and their Service Providers Accountable*. The publication went on to say that banks and nonbanks must responsibly manage their service provider relationships.

Fast forward to April of 2016 and we see just how much the CFPB has evolved and the impact that is already being felt on the industry. We have all heard or read of the substantial fines that have been handed down for failure to comply with federal regulations. Most in the industry are also familiar with the CFPB's Consumer Complaint database enabling consumers to file online complaints regarding consumer financial products. In many cases the monetary damage is outweighed by the reputational damage that a financial institution incurs. There are currently in excess of 541,000 complaints that have been filed and forwarded to over 3000 companies for responses.

Today multiple agencies work together in providing guidance and enforcement. Those agencies include the Consumer Finance Protection Agency (CFPB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of Currency (OCC) and the Federal Reserve Board of Governors (FRB). To get a better idea of the impact that the CFPB has had in its fairly short existence here are the numbers reported by the CFPB on July 15<sup>th</sup>, 2015.

**\$10.1 Billion:** Approximate amount of relief to consumers from CFPB enforcement activity, including:

- **\$2.6 Billion** in restitution to consumers; and
- **\$7.5 Billion** in principal reductions, cancelled debt, and other consumer relief.
- **17 Million:** Consumers who will receive relief because of CFPB enforcement activity.
- **\$286 Million:** Money ordered to be paid in civil penalties as a result of CFPB enforcement activity.
- **\$248 Million:** Monetary relief provided to consumers as a result of CFPB supervisory actions.
- **1.8 Million:** Consumers who have received relief because of CFPB supervisory actions.

One may question what all of this signifies to an asset recovery agency. The answer is quite simple. If your agency contracts with financial institutions, then your company must also comply with the federal guidelines set forth by the regulators. Title X of the Dodd-Frank Act authorizes the CFPB to (a) obtain and examine reports from supervised banks and nonbanks for compliance with federal consumer financial law "and for other related purposes," and to exercise enforcement authority when violations are identified; and (b) to exercise supervisory and enforcement authority over supervised service providers, including the authority to examine their operations on-site.

We must agree that the practice of repossessing vehicles carries a higher risk than just about any other service contracted by a financial institution. The face to face interaction with the consumer during and post repossession increases the need to mitigate risk. These institutions are expected to adopt risk management processes commensurate with the level of risk and complexity of its third-party relationships. Over the past

4 years, financial institutions have started implementing their compliance monitoring systems which is evident from the increase in client site visits and the increased requests for compliance related items. Routine sales calls have gone from one of a repossession service provider selling his/her knowledge of repossessing a vehicle to now having to demonstrate his/her knowledge of compliance and demonstrating that they have a compliance monitoring system in place for their agency. As was made clear over 3 years ago, during an industry webinar sponsored by VTS and presented by Attorney Michael Dougherty of Weltman, Weinberg & Reis, Mr. Dougherty said, "Folks, you now operate in a federally regulated industry. It may take a few years before we see a direct impact on the auto finance and repossession industry but it will be impacted." He was spot on with his prediction.

Over the past 4 years, there have been industry participants that have taken to the sidelines hoping to have a front row seat to the disappearance of the CFPB while others jumped at the opportunity to set themselves apart by adapting to the changing times and preparing to operate in the new era of compliance. The CFPB is still here and rumor has it they have no intentions on closing shop any time soon. It is quite evident today that if an asset recovery agency is going to excel and experience growth in this new era of compliance, they will need to incorporate compliance into their company's day-to-day operations.

Before we proceed, lets get some things clear. For starters, compliance is not made easy and actually takes some work. I promise you will not find it in a can and cannot purchase it off of a store shelf. Compliance with federal law is something that needs to be adopted by the company and implemented into your company policies and procedures. Compliance is something that needs to be monitored daily. You will need to train your staff to understand these laws and be able to demonstrate that you have a continuing education program in place. You need to have a consumer compliant handling system with proper logging capabilities.

Most importantly, your clients are expecting that your company is conducting proper due diligence on each and every employee in your organization. Your organization needs to create a culture of compliance that will eventually become your company's pulse. This, my friends, takes some time and does not happen overnight. In most cases, the easier a compliance solution seems, the more watered down it is, making it ineffective and it simply wont be sufficient to meet the requirements demanded of you by your client.

It's no longer enough for banks and other financial institutions to simply have good working relationships with the third parties that provide repossession services. Compliance has taken center stage and those that do not adapt to this new era will be ultimately left behind.

Let's discuss what financial institutions are focusing on when searching to contract with new service providers, and what you will need to satisfy their compliance needs.

For starters, financial institutions are required to perform proper due diligence on all contracted service providers. The level of due diligence is required to be extensive and comprehensive. There was a time where the main requirements for contracting included proper insurance and a dishonesty bond. Today, these items are still required but represent only a fraction of items being requested during the due diligence process.

**A sound compliance monitoring system also includes the following components:**

- **On-going Monitoring Capabilities** allowing the service providers and the financial institution to monitor and identify procedural or training weaknesses and determine whether they are complying with federal consumer financial law. The monitoring capability allows for service providers to have a better handle on areas where they can improve.

*Continued on page 13*

# 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.coloradoprorepo.com](http://www.coloradoprorepo.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**







## California Association of Licensed Repossessors

“CALR” A Not-For-Profit Since 1961

www.CALR.org

*Individually we struggle to be heard - Collectively, we cannot be ignored*



In 1961 The California Association of Licensed Repossessors (CALR) was incorporated. CALR is composed of men and women who are dedicated to improving the Collateral Recovery Industry. Our purpose is to strengthen understanding between licensees, law enforcement, financial institutions, regulatory agencies and the consumer. We provide our members continuing education in the fields of public relations, business principles, certification, compliance and professionalism in the collateral recovery industry.

**CALR** is pro-active in introducing and passing legislation in California. We are the largest and oldest state repossession association in the US. Many states look to California for guidance

in enacting and passing legislation in their individual states including a leading platform for other states to enact recovery agency licensing. Please visit [www.CALR.org](http://www.CALR.org) for some of the most recent laws passed in California. The laws help the reposessor in the field effectively gain and retain possession of collateral. Our second generation lobbyist, Jerry Desmond, of Desmond and Desmond located in Sacramento and our CALR legislative liaison Joe Collins, worked together successfully to get the laws on the books and passed.

**REPOSSESSION AGENCY:** In California and throughout the United States, we encourage you to join CALR and receive the same benefits that are offered to our California members. Receive up to date information regarding your industry and the new laws passed. Financial Institutions are always welcome at no charge.

**FINANCIAL INSTITUTIONS:** The CALR website offers up to date information concerning:

- (1) Repossession laws, rules and regulations in California.
- (2) A Question and Answer (Q&A) Section to increase your knowledge of the repossession industry.
- (3) A current directory of our membership.

*Financial Institutions are always welcome to all our events at no charge. This includes certification, compliance and training.*

**LAW ENFORCEMENT PERSON OR AGENCY:** The CALR website provides sections relating to:

- (1) Current laws, rules and regulations affecting repossessions.
- (2) A Question and Answer (Q&A) column relating to the repossession laws.
- (3) A directory of our membership.
- (4) A list of ALL licensed repossession agencies in California.

**CONSUMER:** Access the “BSIS” link from our website, here you can download and view the “Consumer’s Guide to Repossession Practices” a publication by the State of California, Bureau of Security and Investigative Services (BSIS) who regulate the repossession industry.

### The CALR Elite App:

Download the “CALR Elite” app! Now available on all platforms; Android, Apple IOS, Windows, BlackBerry and Amazon Fire / Kindle phones and tablets. This is a must have app for any agent in the field. Educate law enforcement during or after repossession. Financial Institutions keep up to date with the California laws. Get it today it’s Free!

### The 54th CALR Annual Convention – October 27th– 29th Knott’ Berry Farm Hotel, Buena Park, CA.

Seminar keynote speakers:

- (\*Includes certificate of attendance)
- \*Eric M. North – NorthLegal; Bankruptcy, NOI & Collections
- \*Ron Brown – Eagle Group XX; Compliance
- \*Mike Reiter – HAR Inc.; Field Operations and Safety Training
- Jerry Desmond – Desmond & Desmond; Legislation & Law updates from the state capitol (Sacramento)

Visit [www.CALR.org](http://www.CALR.org) website for more information on our October event.

California Association of Licensed Repossessors (CALR)  
P.O. Box 371368 San Diego, CA 92137-1368  
Phone: (619) 265-0525 / Fax: (619) 265-8659

If you have any questions or comments, please contact us. We are here to help.

Sincerely,  
Marcelle Egley  
CALR President  
(619) 265-0525  
[info@CALR.org](mailto:info@CALR.org)  
[www.calr.org](http://www.calr.org)





## Illinois Recovery Association

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

### *The Road Ahead Starts Here.*

The Illinois Recovery Association has been serving recovery agencies in Illinois since 2002. Our goal is to provide information, professionalism and ethical standards to our members and non-members alike.

Our Association has regular meetings with the Illinois Commerce Commission, which is the regulating agency in Illinois that governs the recovery industry. We work closely with the Commission to provide and obtain information that will benefit all recovery agencies in Illinois.

Through our Board and our members we work together to provide viable and substantial industry advancements that will result in a positive, ethical and professional recovery environment in Illinois. Most recently we have had input and feedback with Illinois legislators regarding a towing law that may have had an impact on the recovery industry. Through our discussions we were able to inform the legislators that the recovery industry is separate from the towers and verbiage to that effect will be added to the new towing law.

We hope to continue to grow our Association to include all recovery agencies in Illinois. In unity there is strength and together we can forge a common goal that will only improve our entire industry. To aid that goal, we are offering membership to the Illinois Recovery Association for the remainder of 2016 by *waiving our application fee*.

Please contact the Illinois Recovery Association through our website and help make our voice in Illinois stronger than ever!

Illinois Recovery Association  
Board of Directors

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



# 2016 Allied Finance Adjusters Annual Convention

The 2016 Allied Finance Adjusters Annual Convention was a huge success; with over 275 people in attendance including members, lenders and vendors. All of the polls that were collected gave excellent reviews of the food, hotel, speakers and dinner cruise. After averaging the polls, the total convention received a 4.4 out of 5. The dinner cruise was by far the most popular with the speakers coming in right behind, we received a lot of positive feedback and also learned important lessons that we can implement at future conventions. I want to thank the speakers for all of the valuable information and education they provided to our attendees. Michael Dougherty from Weltman Weinberg & Reis for providing Consumer Financial Protection Bureau training where everyone who attended the classes received a certificate of attendance. This training is essential to our members and the industry to further our understanding of compliance and what it means for our businesses. Max Pinero put on an outstanding seminar on how to make your business grow and further your relationship with current and potential clients. That was one of the best classes of its kind I have ever attended. John Michele explained where internet marketing started and where it is headed to our members, everyone in attendance left with new idea to further market their business online. Last but not least, Allied's very own Machelle Morris provided training on the subject matter regarding the Fair Debt Collection Practices Act, attendees also received a certificate of attendance for the training. FDCPA training has become the backbone to our industries standards and I am proud of what we were able to accomplish at this convention. Allied Finance Adjusters has set the bar high for creating such dynamic educational conventions and will continue to excel at providing these opportunities to its members. There were many people behind the scenes helping to make this convention a great one so a huge thanks to the convention staff.





# Detroit Wrecker Rolls Out New Project - The Gladiator

Detroit Wrecker is excited to announce the official launch of The Gladiator, the strongest and most durable 'in the bed repo unit' ever! Just like everything else we build in house, The Gladiator is engineered to last over the long haul. There is no other unit on the market with our Lifetime Warranty on Pins, Bushings, & Craftsmanship.

The benefits of having a wheel lift mounted in the bed of a pickup truck are significant. These units are much cheaper than buying a light duty wrecker, capable of fitting into places other equipment cannot, and can be outfitted just like a much more expensive wrecker body. In bed units are judged for their ability to tow any size car, pickup truck, or SUV ability to disperse weight over the rear axle on the truck.

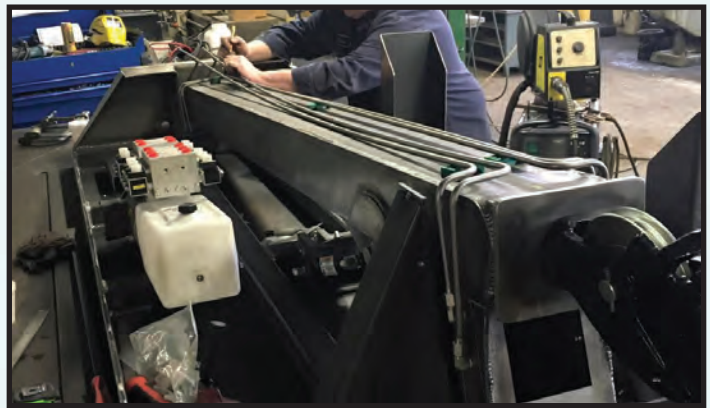


## What Sets the Gladiator Apart from Other 'In Bed' Repo Units?

We outfit every pivot point with our long-lasting Bronze Oil-Lite Bushings and Pins for extra strength and reliability. All of our Pins and Bushings come with a lifetime warranty and are made to sweat oil in order to reduce rust, corrosion and overall maintenance.

Every critical pivot point on the Gladiator has the ability to be tightened over time so that our unit never becomes loose. Some units can be shaken by the touch of the crossbar and we do not want our unit to share those symptoms in the future causing major repair. This pin system is used at the crossbar pivot, lower L-Boom pivot, and upper L-Boom pivot

The Gladiator has steel hydraulic lines which eliminates the need to ever dismantle the entire piece of equipment to change a hose. Many other units fall victim to that repair and ours does not. There are short hoses running to the cylinders and the power unit however all are simple and within reach to replace very quickly and get you back on the road.



The HUGE sub frame we included on this repo unit is not only massive, but it's incredibly strong and powerful. As a result, it causes weight to evenly disperse throughout the entire bed of the truck. This actively protects your truck frame from over loading and breaking.

We ship our repo units all over the country with extensive how-to installation guides. While we always strive to keep the installation process simple, The Gladiator is the easiest to install by far. There are attachment angles that are the full length of the unit therefore the unit can be bolted to the most convenient spot, not trying to modify suspension or gas tank locations. The frame of the unit will match the width of your truck and as a result you get to enjoy simple and fast installation.

Our unit is designed to never have to replace plastic wear pads simply because there are none. Our design allows for steel reinforcement strips which keeps the extension tubes nice and tight with opportunity for movement side to side or up and down.

There is an optional integrated bumper for the Gladiator which simplifies installation even more and complements the functionality of the unit. The bumper eliminates the need to notch the factory bumper or modify it in any way. The bumper has safety chain storage, storage for ratchets and straps, license plate mount and light, and LED work lights.

Our unique dolly storage system allows the customer to easily roll the dollies into the bed and roll them out. There is no climbing over the side of the bed or trying to hold the dollies in the air to get them onto the mounts. They can also be locked into place for added security. Very simple and saves lots of time and energy!

When it comes to personalizing your unit, your wish is our command! Every Gladiator comes sandblasted with any powder color you request. Match your company colors, pick something catchy to the eye or go with a dirt-resistant shade.

## The Gladiator Continued



The Gladiator is built strong to handle your toughest jobs with ease and efficiency. The Gladiator has 4,500 pounds of lifting capacity and 9,000 pounds of towing capacity. This unit also has bonus features negative tilt, hitch receiver, huge 4' bore lift cylinder, integrated tow light plug, optional wheel grids & l-arms.

Contact us today to learn more about how The Gladiator can improve your fleet, expand your towing capabilities and reduce your maintenance costs!

We can be reached at 313-835-8700 Ext. 1 For Equipment Sales or [mike@detroitwrecker.com](mailto:mike@detroitwrecker.com).



## Operating in the New Era of Compliance ~ continued

- **Policies and Procedures** need to be structured and aligned to be in sync with your *client's* policies and procedures. They must include all of the elements of compliance to assure that you are adhering to federal law.
- **Consumer Complaint Handling** is an organized way of responding to, recording, reporting and using complaints to improve service to consumers. It includes procedures for customers to make complaints and guidelines for staff to resolve them. In addition, they provide information to managers and staff that can be used to prevent customer dissatisfaction in the future.
- **Continuing Education Training** to ensure that the service provider conducts appropriate training of employees or agents that have consumer contact or compliance responsibilities.

Most importantly, learn the language of compliance. Get familiar with your client's expectation and familiarize yourself with the federal law that now has authority over your industry.

In ending I will say that for the past 20 years the majority of this asset recovery industry has been vocal in demonstrating their disagreement with operators that were less than professional, cutting corners and elevating the risk that has driven many insurers out of the industry and ultimately escalating rates to an all time high.

The image of the industry has suffered severely due to the actions of those that so many said did not have a place in the asset recovery industry. For years there was seldom a week that did not go by without the news of the unlawful actions of a service provider or the injury or death to a consumer or a recovery agent due to

lack of training. Today the industry has been given a gift called compliance, the greatest tool to turn an entire industry around and level the playing field. A chance for the true professionals to once again be proud of what they do and how they do it.

Vendor Transparency Solutions, LLC (VTS) was the very first compliance monitoring platform introduced to the industry in 2012. Our products focus on the main components of compliance as listed above. We are proud to have assisted hundreds of companies with their compliance needs and have assisted many in taking their business to the next level.

We are not the industry police as rumors have suggested but rather a company that understands that we are in a new era that many companies are not familiar with. We work with companies and provide them the necessary tools while providing guidance on the expectations of financial institutions.

Since our original launch in 2012, VTS has developed the VTS Complaint Handling Module, the VTS Marketing Module and the VTS Library which are all inclusive at no additional fee. We have also recently released the VTS Continuing Education Platform that enables a service provider the ability to issue 12 continuing education compliance-specific courses to their employees.

Our mission is to assist our subscribers in minimizing their exposure to risk and consumer complaints through the development of superior compliance monitoring products, continuing education and providing the highest level of risk management.

Max Pineiro, President  
Vendor Transparency Solutions, LLC.



## 27 years and counting...

FROM THE DESK OF: DANA LOAN, RECOVERY SPECIALIST INSURANCE GROUP – MANASSAS, VIRGINIA



*Recovery Specialist Insurance Group hosted an extremely successful annual seminar for its 27<sup>th</sup> year in June at the B Resort in Lake Buena Vista, Florida. A full house of eager attendees filled the meeting room taking the opportunity to hear from important industry speakers providing information vital to the industry.*



One of the most important topics discussed were the potential changes to the UCC (Uniform Commercial Code) that were brought to light during this year's seminar. Learning about these dangerous potential changes just days before the seminar, RSIG quickly gathered as much information as was available about the suggestions being made by the National Consumer Law Center so they could educate repossessionors and lenders who were in attendance.

Several of the important potential changes discussed were:

- Disallowing any “consumer goods” to be disabled... meaning subprime lenders and buy here pay here dealers would no longer be able to utilize devices that prevent a debtor from starting their vehicle or devices that render a vehicle inoperable.
- Modifying the code to include a restrictive definition of breach of the peace; usually this is determined by the court
- A definition that a repossession is complete only when the secured party or its agent has moved the collateral to a fixed location that it controls. Loosely translated, this means that repossessionors can no longer claim the repossession is completed because they have the vehicle on-hook or attached to the tow truck. Until the vehicle is at a fixed location controlled by the repossessionor (the secured storage facility) the vehicle would not be considered repossessed. If this is adopted by all states it would void any state law regulating that process.
- Giving all consumers the right to cure before a repossession can occur. – meaning the debtor has to be given advanced written notice of the lenders intention with the opportunity to “fix” the problem and it can happen up to 3 times in a calendar year before there can be any attempt to repossess the vehicle.
- The changes also prevent the secured party from imposing any fee or condition on a debtor for redeeming personal property, including not having to recover their personal property more than 10 miles from the location where the vehicle was repossessed.

While this was one of the most important sessions presented, attendees were also given the opportunity for defensive driver training, training from a Society of Human Resource Management representative on employee compensation, background checks and employee policies, repossession risk management and CFPB training.

RSIG also celebrated and recognized 90 members who have remained claim free for 3 or more years, with more than 20 of those honored being claim free for more than 10 years. With more and more carriers dropping out of the repossession insurance market and agents notifying their insureds of non-renewal or loss of market on daily basis; this is a true testament to RSIG's longevity in the market place and their commitment to education, training and to the professionals in this industry.

RSIG also recognized and expressed our most sincere gratitude and appreciation to more than 20 members who have been loyal RSIG members for 20 or more years. In today's environment where repossession agencies are inundated with false promises of insurance savings the loyalty shown to RSIG by its membership is unparalleled.



## Having The Right Tools And Parts For The Job

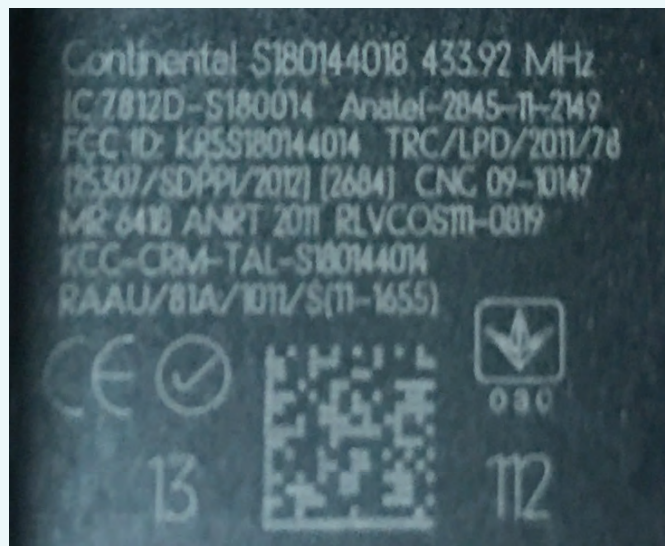
Just like everything, even automotive keys are starting to evolve as well. Before you had just standard metal blade keys, then the transponder system was invented, which led to the creation of transponder keys! Now we have smart keys, smart entry keys, keyless go, remote start and other evolved types of automotive keys. Aside from having to worry about if you have the right key, you also need to take into consideration other specifications even though your keys may look the same.

For Example: Here are two different Nissan Prox Keys

Both have FCC ID: KR5S180144014

Keys are both for push start Nissan Altimas years 2013 – Present

Only difference is one key has 5 buttons, and the other has 4 buttons



Now, if you use the 5 button remote on a Altima where there is no remote start function, the car will put an error message on the dash! The car will still run, but there will be a GIANT error message that you will not be able to ignore. This may cause problems with your customer. So always make sure you know every detail to the car before heading to the job.

Most common attributes that are not followed which cause the vehicle to not be successfully programmed are:

Frequency of the remote

Button configuration

Chip type (whether or not the key has a transponder chip inside)

Blade type

Special functions the vehicle may have



## Dynamic Towing Equipment & Manufacturing

Dynamic Towing Equipment & Manufacturing today is a thriving company with 30 years in the towing and repossession industry, priding themselves on providing equipment designed and manufactured to make securing vehicles faster, safer, easier and with consistent reliability for their customers. Dynamic's guiding principle is to provide quality product that help to make their customers' jobs easier and safer. Through the years, Dynamic listened to their customers and continued to make changes to meet the industry demands.

Prior to purchasing Dynamic ten years ago, Anthony Gentile owned a towing company based out of New York City where he employed over 150 people and ran a fleet of over 35 Dynamic wreckers. Later, Anthony became a Dynamic distributor offering Dynamic equipment and parts. Challenging economic conditions and changes in Dynamic's ownership and management provided Anthony along with his brother, Joey an opportunity to purchase Dynamic with the promise of bringing new life into the company. Over the past 9 years the company has grown into one of the largest privately owned towing equipment manufacturers in America and now even expanding into global markets. Innovative ideas, an extensive understanding of the industry and meticulous craftsmanship have resulted in a broad and steadily expanding product portfolio.

Having worked in the towing business for over 40 years, Anthony knew there were ways to improve the Dynamic product. He knew first hand how dangerous and life-threatening being in the towing business can be. Anthony's goal as Dynamic's new president was to grow a company to support the "every day tower." Anthony understands on a personal level what it meant to have a truck out of service and the importance of a driver's equipment, as these issues greatly affected a tower or repossessioner's livelihood. Today, when someone calls Dynamic with a troubleshooting issue, it is Anthony's personal and top goal to solve that issue as soon as possible, making it priority over other matters. Anyone that knows him knows that Anthony genuinely believes in "making it right for the customer" even if it is not always in the best interest of the business. Anthony can often be found answering Dynamic service calls himself after hours or on weekends.

Anthony's involvement in the towing manufacturing realm introduced new and exciting partnerships with like-minded individuals. In 2008 Anthony met Shelly Schultz. At the time she was an account executive with Solidworks 3D engineering software, and Anthony was one of their clients. Over the years, they have developed a solid partnership and she has helped the company grow tremendously.

Anthony and Shelly participate in almost every repo and tow show throughout the year promoting the Dynamic brand and getting to know their customers. They can often be found cracking jokes and chatting with their colleagues in the industry, because they genuinely value relationships among anything else.

Also in 2008, Dynamic started donating a Dynamic Slide-in Unit to the Recovery Agents Benefit Fund (RABF/[www.recoveryagentsbenefitfund.org](http://www.recoveryagentsbenefitfund.org)), a 501c3 organization that assists those in the repossession industry when faced with debilitating injury, circumstance or even death. Valued at over \$10,000 the donated unit raises thousands of dollars annually that contribute to the RABF, providing financial help to families affected by the dangers of the repossession industry and the unfortunate circumstances that may prevent those in the industry from being able to plan for unexpected circumstance that can arise and devastate a family.

Dynamic also donates NASCAR suite tickets for each repossession show to benefit the RABF. The tickets donated by Dynamic, often valued at over \$3,000, are provided by Speedway Motorsports Inc. to Dynamic because Dynamic is the official recovery vehicle of Charlotte Motor Speedway, Atlanta Motor Speedway, Bristol Motor Speedway, and Kentucky Speedway. Dynamic's hope is that donating the NASCAR tickets to the RABF auction events at various trade shows will inspire others to give as well and encourage others to contribute to such a noble cause. It was through Shelly's tenacious efforts that Dynamic was able to make a name for itself at the NASCAR events. Her drive is what led to Dynamic having billboards at the major speedways, print ads in the NASCAR souvenir programs, and ultimately suite tickets for some of the most sought after NASCAR races.

Shaun Johnson, executive director of operations at Charlotte Motor Speedway, is responsible for facilitating this partnership. "It was a great pleasure meeting Anthony and Shelly a few years ago at the Baltimore Tow Show and getting to know their products better. Dynamic really stood out as a great product and I felt that someday a partnership would benefit us and the Dynamic brand," said Johnson.



When asked why he decided to move forward with Dynamic Towing Equipment, Johnson responded with simply one word, "COMMITMENT." "Anthony was committed to making this a great program from the very first day. If that approach is the way Dynamic handles all of its customers, then the future is bright!"

Johnson explained that one of the advantages of using Dynamic equipment over the industry competitors is the fact that Dynamic is family-run, family-owned and very personal. How many companies are that way today? The partnership between Speedway Motorsports and Dynamic has been a developing relationship for the last couple of years and Johnson stated that he, Anthony, and Shelly as well as the Dynamic team, have become friends. "I sincerely am looking forward to a long, outstanding partnership," said Johnson.

So what is in Dynamic's future? They have recently invested in robotic equipment and modern technology for the manufacturing facility, with ambitious goals to increase volume and production in the next couple of years. They are growing their engineering department and adding advanced automation to their production practices.

Anthony believes that there is great growth potential for Dynamic, and along with Dynamic's success, plans to always give back. He hopes that within the next few years, they will be able to double Dynamic's charitable efforts helping the RABF organization serve as a means of support to repossession families in need within the industry.





## RSIG Seminar Attendees Stand Strong for the Recovery Agents Benefit Fund!



Last month in Lake Buena Vista, Florida the Recovery Agents Benefit Fund was given center stage at the Recovery Specialist Insurance Group's Welcoming Reception with an auction to help raise money for the fund.

Addressing the attendees were guest auctioneer, George Badeen of Midwest Recovery & Adjustment from Detroit Michigan and Past President of Allied Finance Adjusters Conference Inc. and Deles Lewis of McDel Enterprises from Baltimore, Maryland.

In April of this year, Lewis was unable to reach one her employees after an extended time. She utilized the GPS features on her trucks to locate the truck and employee. She went to the GPS coordinates and found her truck in reverse with the emergency brake engaged and her employee Robert Birrane Jr. was slumped over the wheel deceased in the truck on the side of the road from an apparent cardiac incident. Deles contacted the RABF to request assistance for Mr. Birrane's family who were unable to pay for his funeral arrangements. Deles spoke from the heart to the attendees about her experience dealing with the RABF and how its assistance was so very important to the Birrane family.

George Badeen read a letter to the reception attendees from Robert J. "Bob" Birrane, Sr. (100% disabled Vietnam Veteran), which said in part:

*"As a result of the RABF's kindness, we were able to cover the cost of his funeral and stay afloat until I was able to obtain financing for other expenses that the family is facing.*

*There is no way that my daughter-in-law and I can adequately express our gratitude for your – and the RABF's – generosity and kindness at our time of grieving and need.*

*Please know that your work on behalf of recovery agents is appreciated. May God Bless you."*

After this emotional presentation, Ms. Gretchan Rachette of Credit Acceptance Corporation in Southfield, Michigan was recognized for their contribution to the Recovery Agents Benefit Fund. At CAC they hosted a fundraiser where CAC employees could purchase teddy bears with the proceeds benefitting the RABF. The RABF is most appreciative when any lender steps up to support the industry that serves as a vital cog in the wheel of the auto finance machine.

Fundraising for the RABF continued throughout the conference events with attendees purchasing raffle tickets for the Slide In Wheel Lift Unit donated by Dynamic Sales & Service and through a fundraising challenge handed down by Mr. Steve Lawhorne of TM Recovery in Rustburg, Virginia. In total \$11,662.00 was raised for the Recovery Agents Benefit Fund at the RSIG Seminar.

In May of this year a similar auction event was held at the Allied Finance Adjusters Conference 2016 annual meeting in Savannah, Georgia. At this event just over \$10,000 was raise for the RABF. These auction events would not be possible without the support of the industry. Dynamic again steps up to assist fundraising efforts by not only donating the Slide In Unit for the annual raffle, but also

offers tickets to NASCAR events as auction donation items. Miller Industries provides collector trucks, sports apparel and collector coins for auction items. Atlanta Wrecker Sales provides sports memorabilia to include autographed footballs and jerseys and unique sporting experiences like Kentucky Derby In-field passes. Other vendors like WebWeaver USA provide creation of mobile apps and World Wide Equipment provides towing equipment like J-hooks and Chains designed to make reposessor's jobs more efficient and safer.

If you haven't purchased your raffle tickets for this year's slide in unit drawing, upcoming events where you can buy tickets include the American Recovery Association meeting in Denver, CO July 28, 29<sup>th</sup>. And at the American Towman – Dallas, Ft. Worth Tow Expo, Aug 4-6<sup>th</sup>. You can also always purchase raffle tickets online at the Recovery Agents Benefit Fund website at [www.recoveryagentsbenefitfund.org](http://www.recoveryagentsbenefitfund.org) and clicking the "Make a Donation" link or by going directly the page with this URL (<http://www.recoveryagentsbenefitfund.org/raffle.asp>)!

There are many opportunities to give and many more families that will need our assistance. You can set up regular donations through PayPal, shop AmazonSmile (<https://smile.amazon.com/ch/26-4434353>) or by faxing (703-365-0753), mailing (PO Box 4102, Manassas, VA 20108) or emailing a check ([donations@recoveryagentsbenefitfund.org](mailto:donations@recoveryagentsbenefitfund.org)). If you have items you would like to donate for future auctions please contact us!





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### 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 ¼", 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



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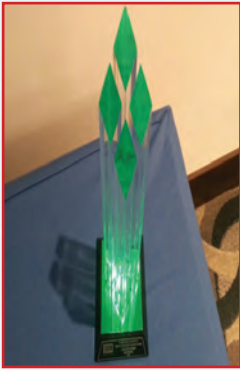
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## A review of the 2016 RSIG Annual Seminar!



RSIG also presented its first ever Lt. Col. (Ret.) J. Ace Carter Award of Excellence at this year's seminar. J. Ace Carter is a Director Emeritus having served the RSIG membership for more than 27 years and previously serving as RSIG's Chairman of the Board and chairman of several committees. As a repossession agency owner and RSIG Board Member, Ace has always shown a dedication to professionalism and excellence. He is easily described as a humanitarian due to his numerous philanthropic activities and statesman like in his personal and professional relationships with anyone who deals with him. Upon his recent retirement, RSIG could think of no other way to honor his service than to seek out individuals like him and recognize their contributions.



The honoree for the first Lt. Col. (Ret.) J. Ace Carter Award of Excellence was presented to Mr. Carl Purvis of Federal Auto Recovery in Smyrna, GA. Carl is also the recipient of a 7 year claim free membership award and a 22 year long term member award. He was selected for this honor because of his service to the industry. Carl has served as a Past President of Allied Finance Adjusters Conference Inc and represents Allied on the Recovery Agents Benefit Fund Advisory Committee. Carl's love and passion for the business and the numerous individuals he has established relationships with drive him to promote the industry in a positive light and to create relationships that serve to better the industry. Carl was instrumental in bringing about the discussions to have RSIG and Allied consider hosting a joint meeting; doing so with the intent to reduce expenses to both groups and show strength and unity in a fractured industry. RSIG and Allied hosted 3 joint annual meetings and both groups are exploring hosting additional joint ventures for the betterment of the industry, a goal near and dear to Carl's heart.



RSIG members enjoyed an evening of good food, great friends and entertainment from the Blues Brothers Soul Band as a closing to the 3 day educational, networking and training event. Over the course of these days, RSIG members (who are from all sizes of businesses, all different areas of the country and all members of different trade groups or have no affiliation to other trade groups) shared their industry experiences, expertise, questions and concerns. The group came together for comradery and training, was the first group to hear about the potential UCC changes and supported the RABF. No one can argue about the benefits and successfulness of this event. We hope to see you next year!





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# 2016 Member Directory

## Alaska

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

## Alabama

**Birmingham**  
**Omni Recovery Services, Inc.**  
Bud Wilkins  
2602 Alton Rd., Birmingham, AL 35210  
205-833-2733

**Tuscumbia**  
**Special Services Transport, LLC**  
Shane H. Johnson  
5035 Wilson Dam Rd., Tuscumbia, AL 35674  
256-383-0528

## Arizona

**Fort Smith**  
**Absolute Towing And Recovery, LLC**  
Josh Niles  
4617 Jennylind Rd., Ft. Smith, AR 72903  
479-434-6700

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

**Lake Havasu**  
**Tri-State Recovery, LLC**  
Shila Helmersen  
2590 Kiowa Blvd., Lake Havasu, AZ 86403  
928-854-9042

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

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

**Phoenix**  
**Recovery Management Solutions, LLC**  
Erin Housey  
3030 North Central Ave. Suite 603  
Phoenix, AZ 85012  
602-424-9540

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

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

## Arizona

**Phoenix**  
**Innovative Recovery Solutions, LLC**  
Ryan Johnston  
1742 E. University Dr., Phoenix, AZ 85034  
623-866-2360

**Phoenix**  
**B.O.L.O. Auto Recovery, LLC**  
Rodney V Honberger  
611 N. Golden Key St., Gilbert, AZ 85233  
480-497-5598

**Phoenix**  
**Acme Recovery Services, LLC**  
Veronica Herrera  
1940 W. Durango St., Phoenix, AZ 85009  
602-801-0515

**Phoenix**  
**Camping Companies, Inc.**  
Kevin E Camping  
4427 N. 27th Ave., Phoenix, AZ 85017  
602-956-5119

**Tucson**  
**A Fast Group, LLC**  
Colin M Port  
3220 S. Dodge Blvd. #5, Tucson, AZ 85713  
520-909-3984

**Tucson**  
**Automobile Recovery Services of Arizona, Inc.**  
Robert C. Bozarth  
5460 S Arcadia Ave., Tucson, AZ 85706  
520-747-0699

**Tucson**  
**Complete Asset Recovery Services, LLC**  
Thomas P Sylvester  
4402 E. Tennessee St., Tucson, AZ 85714  
520-622-7376

**Yuma**  
**A&A Towing & Recovery**  
Monty W Sanders  
14165 S. Ave. E, Ste. D, Yuma, AZ 85365  
928-581-8884

## California

**Arcadia**  
**Complete Automotive Recovery Service, Inc.**  
Charles Palazzolo  
5449 N. Peck Rd., Arcadia, CA 91006  
626-443-2277

**Fremont**  
**Active Auto Recovery, Inc.**  
Stacy Truelson  
45450 Industrial Pl #1, Fremont, CA 94538  
510-490-1200

**Fresno**  
**Affiliated Recovery Service, Inc.**  
Barbara E. Biddy  
4590 N. Bendel Ave., Fresno, CA 93722  
559-275-2226

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

## California

**La Mesa**  
**Talon Auto Adjusters**  
John F. Heinkel  
8163 Commercial St., La Mesa, CA 91942  
619-698-0030

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

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

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

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

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

**Los Angeles**  
**Knight Recovery, Inc.**  
Bob Forester  
14036 Avalon Blvd., Los Angeles, CA 90065  
855-511-7376

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

**Martinez**  
**New Era Recovery, Inc**  
James A. Hunt III  
3785 Pacheco Blvd. Unit E, Martinez, CA 94553  
925-957-6461

**Oakland**  
**S.S. Recovery**  
Simer P Singh  
2280 Giant Rd., San Pablo, CA 94806  
510-237-3001

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

**Ontario**  
**Eagle Adjusters, Inc.**  
Robert L Duesenberry  
1911 S. Lake Pl., Ontario, CA 91761  
909-673-1005



# 2016 Member Directory

## California

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

**Riverside**  
*A Reliable Recovery & Towing, LLC*  
Eric A. Johnson  
5527 28th St., Riverside, CA 92509  
844-400-7376

**Sacramento**  
*L.A. Walker Company*  
Albert Aievoli  
1800 Vernon St. Ste. #7, Roseville, CA 95661  
916-781-6633

**San Jose**  
*Rebellos Recovery Service, Inc.*  
Burt Dean  
696 Kings Row, San Jose, CA 95112  
408-292-8300

**San Jose**  
*Tri City Recovery*  
Larry E. Staton  
2640 Pacer Ln., San Jose, CA 95111  
408-629-5595

**Santa Maria**  
*The Repo Company*  
John C Bright  
2893 Industrial Pky., Santa Maria, CA 93455  
805-347-7376

**Stockton**  
*Accurate Adjustments*  
Shane Freitas  
1210 Auto Center Dr., Lodi, CA 95240  
209-464-7376

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

**Sun Valley**  
*Prime Recovery, Inc.*  
Aram A Sarkisyan  
9837 Glenoaks Blvd., Sun Valley, CA 91352  
818-767-1313

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

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

**Victorville**  
*Victor Valley Adjusters, Ltd.*  
Elisa Noreiga Schmid  
17393 Jasmine St., Victorville, CA 92395  
760-245-9933

## California

**Watsonville**  
*Coastal Asset Recovery Services*  
Simone Balkenhol  
130 Lee Road, Watsonville, CA 95076  
831-239-0180

## Colorado

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

**Denver**  
*JLJ Auto Recovery, Inc.*  
Joseph Schmitt  
1060 E 71st Ave., Thornton, CO 80229  
303-428-8956

**Denver**  
*All-Star Retrievers, LLC*  
Ryan Lendrum  
3605 E. 64th Ave., Commerce City, CO 80022  
303-949-2085

**La Junta**  
*All In 1 Recovery, Inc.*  
Cherea Navarro  
24590 Country Rd. #27, LaJunta, CO 81050  
719-469-5663

**Pueblo**  
*Midnight Recovery, LLC*  
Matt Longo  
2705 S. Prairie Ave., Pueblo, CO 81005  
719-565-0586

**Pueblo**  
*Colorado Asset Recovery Specialists*  
Dorothy D. Carroll  
509 E. 11th St., Pueblo, CO 81001  
719-676-2617

**Pueblo**  
*Repo Professionals, LLC*  
Harvey Rivera  
2530 S. Prairie Ave., Pueblo, CO 81004  
719-545-1514

## Connecticut

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

**Hartford**  
*Northern Storage & Transport, Ltd.*  
Karl R. Dudek  
90 Enfield St., Enfield, CT 6082  
860-749-9465

**Windsor**  
*Auto Lock Unlimited, Inc.*  
Robert Edwards  
1449 John Fitch Blvd. S., South Windsor, CT 6074  
860-282-0065

## Connecticut

**Winsted**  
*Confidential Asset Recovery Services, LLC*  
Vallerie Sugerak  
120 Colebrook Rd., Winsted, CT 6098  
860-379-7914

## Delaware

**Bear**  
*Hound Dog Recovery*  
Ryan Grelock  
1501 Porter Rd. Ste A, Bear, DE 19701  
302-836-3806

**Newark**  
*All Hooked Up Towing and Recovery*  
Robert P. McGonigle  
80 Aleph Dr., Unit 4, Newark, DE 19702  
302-442-0035

## Florida

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

**Fort Lauderdale**  
*American Recovery Specialists of Florida*  
Ronald Keys  
2296 State Rd. #84, Ft. Lauderdale, FL 33312  
954-449-1002

**Fort Myers**  
*1st Stop Recovery, Inc.*  
Judith Marra  
6241 Thomas Rd., Fort Myers, FL 33912  
888-699-7855

**Fort Myers**  
*Speedie Recovery of South Florida*  
Ethan Cohen  
1021 SE 12th Ct., Cape Coral, FL 33990  
239-458-4500

**Gainesville**  
Hyde N Seek Recovery, Inc.  
Scott M. English  
1354 NW 53rd Ave., Gainesville, FL 32609  
352-336-5464

**Hollywood**  
*DCT Recovery Agency, Inc.*  
Dawn Kelly  
6014 Hayes St., Hollywood, FL 33024  
954-963-7376

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

**Jacksonville**  
*Ace Auto Recovery, Inc.*  
Michael R. Steinman  
7709 New Kings Rd., Jacksonville, FL 32219  
904-356-7376

# 2016 Member Directory

## Florida

### Miami

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

Lazaro Acosta  
5497 NW 72nd Ave., Miami, FL 33166  
305-805-7500

### Miami

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

Joan Hernandez  
1880 NW 108th Ave., Miami, FL 33172  
305-345-6263

### Miami

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

Rigoberto Herrera  
7100 SW 43rd St., Miami, FL 33155  
305-442-9696

### Miami

#### *CIR Enterprises, Inc.*

Steve Torres  
10216 NW 80th Ave., Hialeah Gardens, FL 33016  
305-828-7500

### Orlando

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

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

### Orlando

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

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

### Orlando

#### *Gauntt Investigations, Inc.*

Walter L Gauntt  
485 W. Taft Vineland Rd., Orlando, FL 32824  
407-859-4418

### Port Charlotte

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

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

### Port St. Lucie

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

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

### Punta Gorda

#### *Southwest Recovery, Inc.*

William V. Alvarez  
3061 Cardiff St., Punta Gorda, FL 33983  
941-766-1300

### Sarasota

#### *Action Towing & Recovery of Sarasota*

Vincent J. Payne  
5439 Catalyst Ave., Sarasota, FL 34233  
941-735-0331

### St. Petersburg

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

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

## Florida

### Tampa

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

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

### Tampa

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

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

### West Palm Beach

#### *AGR Recovery Specialists*

Christian Burns  
7368 Westport Pl., West Palm Beach, FL 33413  
561-336-2217

## Georgia

### Albany

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

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

### Atlanta

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

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

### Atlanta

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

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

### College Park

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

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

### Lithonia

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

Richard Grosvenor  
2270 Stone Mountain Lithonia Rd.  
Lithonia, GA 30058  
770-484-6700

### Loganville

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

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

### Mableton

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

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

### Pompano Beach

#### *FSR Services, Inc.*

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

## Georgia

### Savannah

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

Carl W Carico  
65 Chandler Dr., Richmond Hill, GA 31324  
800-959-0306

### Tifton

#### *Recovery Specialists of Georgia, LLC*

Clayton Merritt  
PO Box 2681, Tifton, GA 31793  
800-811-6939

### Villa Rica

#### *SRK Recovery*

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

## Iowa

### Des Moines

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

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

### Parkersburg

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

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

## Illinois

### Addison

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

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

### Chicago

#### *Equitable Services, Inc.*

Kevin J. McGivern  
7475 N. Rogers, Chicago, IL 60626  
773-262-8400

### Chicago

#### *Assets Biz Corporation*

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

### Chicago

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

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

### Coal Valley

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

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

### Decatur

#### *Precision Recovery, Inc.*

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



# 2016 Member Directory

## Illinois

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

**Joliet**  
**Reliable Recovery Services, Inc.**  
Boris Jurkovic  
827 Gardner St., Joliet, IL 60433  
815-774-0880

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

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

**Peoria**  
**Mega Services, Inc.**  
Jesse L. Munk  
140 W. Queenwood Rd., Morton, IL 61550  
309-266-8455

**Rockford**  
**Equitable Services, Inc**  
Kevin J. McGivern  
6905 Elm St., Loves Park, IL 61111  
773-262-8400

**Woodstock**  
**Illinois Reclamation Bureau, Inc.**  
K Merrell  
1007 Trakk Ln., Woodstock, IL 60098  
815-678-3200

## Indiana

**Evansville**  
**C&C Recovery**  
Chris Brown  
1923 Gilbert Ave., Evansville, IN 47714  
812-484-5000

**Indianapolis**  
**Central States Recovery, LLC (Peter P.)**  
Pete Benvenuti  
3560 S. Madison Ave., Indianapolis, IN 46227  
317-780-8902

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

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

## Kansas

**Coffeyville**  
**Rough Country Towing & Recovery, LLC**  
Kevin Rucker  
2017 CR 5300, Coffeyville, KS 67337  
620-251-4110

**Hutchinson**  
**LCB Management Systems, Inc.**  
Lucas Bishop  
1122 E 4th Ave., Hutchinson, KS 67504  
316-755-6723

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

## Kentucky

**Lexington**  
**AA Repo dba Appalachian Auto Recovery**  
Jordan T. Charles  
2100 Liberty Rd., Lexington, KY 40509  
859-455-8257

## Louisiana

**Baton Rouge**  
**Bayou Recovery Service, LLC**  
Jeffery Sommers  
5475 Parkview Church Rd., Baton Rouge, LA 70816  
225-293-4999

**Covington**  
**Centurion Auto Recovery**  
Nicholas P. Trist III  
111 N. Madison St., Covington, LA 70433  
888-368-5880

**Lafayette**  
**MCX Associates, LLC**  
Matt Murray  
303 Toledo Dr., Lafayette, LA 70506  
337-237-1444

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

**New Orleans**  
**Accurate Recovery Service**  
Joseph L Relf  
8200 Chef Menteur Hwy. Ste A  
New Orleans, LA 70126  
504-452-5563

**Sidell**  
**Louisiana Recovery & Collection Agency, Inc.**  
Brandon Dale  
57342 Allen Rd., Slidell, LA 70461  
985-643-9313

## Massachusetts

**Bridgewater**  
**New England Associates**  
Emanuel Sousa  
100 Fireworks Cir., Bridgewater, MA 2324  
508-697-9100

## Massachusetts

**East Hampton**  
**Skyline Recovery Service**  
Frank Fournier  
376 E. Hampton, Northampton, MA 1060  
800-935-8231

**Rynham**  
**Mastria Towing & Recovery**  
Edward Ferreira  
1255 New State Hwy., Raynham, MA 2767  
508-802-9320

**Springfield**  
**Recovery Zone, Inc.**  
Keith G. Burger  
235 Mill St., Springfield, MA 1108  
413-731-9663

**Weymouth**  
**National Investigations, Inc.**  
Glenn Gillis  
1338 Pleasant St., Waymouth, MA 2189  
781-331-5560

## Maryland

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

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

**Clinton**  
**L&K Recovery, LLC**  
Chris Lawrence  
7702 Poplar Hill Ln., Clinton, MD 20735  
301-868-6800

**Halethorpe**  
**Thomas Recovery, Inc.**  
Trevor Thomas  
1963 Brady Ave., Halethorpe, MD 21227  
410-247-0662

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

## Michigan

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

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

# 2016 Member Directory

## Michigan

**Flint**  
*Fenton Recovery & Liquidation, Inc.*  
Luther "Tim" Shoemaker IV  
3201 W. Thompson Rd., Fenton, MI 48430  
810-593-8911

**Fraser**  
*Express Recovery, Inc.*  
Antonio Basilisco  
34455 Commerce Rd., Fraser, MI 48026  
586-293-6100

**Grand Rapids**  
*Michigan Creditors Service, Inc.*  
Mark S Haskins  
4500 Remembrance Rd. NW, Grand Rapids, MI 49534  
616-453-6447

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

**Taylor**  
*Blackhawk Recovery & Investigations*  
Robert Jordon  
5843 Tulane St., Taylor, MI 48180  
734-727-9940

## Minnesota

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

## Missouri

**Kansas City**  
*American Collateral Recovery Of Kansas City*  
Tom Healey  
13130 S. 71 Hwy., Grandview, MO 64030  
816-767-8700

**Kansas City**  
*Countrywide Asset & Auto Recovery Of Kansas City*  
Jason Evans  
2015 Television Pl., Kansas City, MO 64126  
816-836-2504

**St. Charles**  
*Tri Star Recovery Service, Inc.*  
Thomas M White  
3250 Hwy 94 N., St. Charles, MO 63301  
314-521-6900

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

## Mississippi

**Jackson**  
*Brown & Associates Auto Recovery, Inc.*  
J.B. Brown  
1966 Country Club Dr., Jackson, MS 39209  
601-923-7900

## Mississippi

**Tupelo**  
*JSC Towing & Recovery*  
Alex Johnson  
508 Daybrite Dr., Tupelo, MS 38801  
662-844-7900

## Montana

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

## North Carolina

**Benson**  
*Elite Recovery Solutions, LLC*  
Kevin A. Hodsdon  
578 Roberts Rd., Garner, NC 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, NC 27215  
336-227-2033

**Burnsville**  
*Rapture Enterprises, Inc.*  
Jordan Ray McIntosh  
501 Charlie Brown Rd., Burnsville, NC 28714  
828-682-9900

**Charlotte**  
*Premier Tow and Recovery Services, LLC*  
Geri Gentry  
7518 Hagers Hollow Dr. Ste. A, Denver, NC 28037  
704-395-4103

**Charlotte**  
*123Recovery USA*  
Kevin C Corcoran  
3325 Washburn Ave. Ste. 219, Charlotte, NC 28205  
704-522-7540

**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

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

## North Carolina

**Raleigh**  
*Unlimited Recovery Repossession Division*  
Dylan C. Brooks  
1625 Navaho Dr., Raleigh, NC 27609  
919-790-9059

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

## Nebraska

**Council Bluffs**  
*ASC Towing & Recovery, LLC*  
Melody Lea Petry  
4425 N. 16th St., Omaha, NE 68110  
402-614-2176

**Omaha**  
*Double Eagle Collateral Services, Inc.*  
Michael E. Nikolas  
7710 K Cir., Omaha, NE 68127  
402-571-9726

## New Hampshire

**Exeter**  
*Atlantic Recovery & Transport, LLC*  
Robert C Moore  
104 Epping Rd., Exeter, NH 3883  
603-772-3778

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

## New Jersey

**Andover**  
*Recovery Specialists Agency, Inc.*  
Joshua L. Martucci  
71 Indian Trl., Andover, NJ 7821  
973-718-9114

**Atlantic City**  
*ANA Recovery, LLC*  
Patrick Aiken  
575 3rd St., Somers Point, NJ 8244  
609-517-1514

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

**Newark**  
*Gotcha Recovery & Transport, Inc.*  
Thomas S. Brennan IV  
79 Passaic St., Newark, NJ 7104  
973-350-7376

**Newark**  
*Elite Collateral Recovery*  
Rita Pineiro  
145 Miller St., Elizabeth, NJ 7201  
908-352-1045



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## New Jersey

### Palisades Park

#### *State Recovery & Subpoena Services, Inc.*

Clayton D. Stolk  
222 W. Palisades Blvd., Palisades Park, NJ 7650  
201-363-9770

### Union

#### *Unique Towing & Recovery*

Chris L Oliveira  
751 Lehigh Ave., Union, NJ 7083  
908-451-4666

## New Mexico

### Albuquerque

#### *24/7 Recovery*

Tony E. Romero  
1620 4th St. NW, Albuquerque, NM 87102  
505-550-5551

### Albuquerque

#### *Gotcha Anytime Vehicle Locate & Recover, LLC*

Angelo Martinez  
3405 Broadway Blvd. SE, Albuquerque, NM 87105  
505-730-8581

### Albuquerque

#### *Clovers Asset Recovery, LLC*

Sarah Clover  
112A Frontage Rd. NE, Rio Rancho, NM 87124  
505-833-7075

### Las Cruces

#### *Advanced Towing And Repossession, LLC*

Eric McNutt  
1600 W. Picacho Ste. B, Las Cruces, NM 88005  
575-647-4058

## Nevada

### Las Vegas

#### *Reliable Recovery, Inc.*

Scott Poletto  
2880 Nellis Blvd., Las Vegas, NV 89115  
702-431-6684

### Reno

#### *Rapid Recovery, Inc.*

William Artemis  
5303 Louie Ln. #1, Reno, NV 89511  
775-853-5541

## New York

### Bronx

#### *New York Collateral Recovery Corp.*

Norberto Rivera  
499 City Island Ave., Bronx, NY 10464  
718-708-4043

### Brooklyn

#### *City Towing & Recovery*

Ronald Scott  
126-20 Jamaica Ave., Richmond Hill, NY 11418  
718-416-2000

### Brooklyn

#### *Tow Authority, Inc.*

Frank Alfano  
412 Maspeth Ave., Brooklyn, NY 11211  
718-599-1700

## North Carolina

### Clay

#### *Action Towing & Recovery Service*

Christine M. Seymour  
206 Huntley Rd., Phoenix, NY 13135  
315-695-5577

### Copiague

#### *MRC Recovery, Inc.*

Michael Massian  
182 N. Oak St., Copiague, NY 11726  
631-880-7391

### Copiague

#### *Bigtime Towing & Recovery, Inc.*

Maria Zatarra  
4 Beachview St., Copiague, NY 11726  
631-608-3022

### Elmont

#### *J&M Service and Recovery, Inc.*

Rafael B. Campos  
129 Hempstead Tpk., Elmont, NY 11003  
546-437-2001

### Elmsford

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

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

### Hicksville

#### *Express Results, Inc.*

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

### Jamaica

#### *Blessed Repossession & Recovery, Inc.*

Carlos Vega  
130-29 Merrick Blvd., Jamaica, NY 11434  
718-276-0408

### Levittown

#### *Avanti Towing & Recovery, Inc.*

Michelle Heller  
249 Broadway, Amityville, NY 11701  
516-881-0000

### Long Island

#### *Autocare Associates, Inc.*

Peter A. Rickles  
1 Bryant Rd., Island Park, NY 11580  
631-235-8993

### Medford

#### *JC Asset Recovery*

Jonathan Capello  
499 Munsell Rd., Medford, NY 11763  
631-320-3788

### New Windsor

#### *Priority Recovery, Inc.*

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

### New York City

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

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

## New York

### New York City

#### *Phantom Towing & Recovery, Corp.*

Jaime Hernandez  
98-21-Rockaway Blvd, Ozone Park, NY 11417  
718-529-7914

### New York City

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

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

### New York City

#### *Atlantic Recovery & Storage, Inc.*

Kevin G Hastings  
5648 Old Sunrise Hwy, Massapequa Park, NY 11758  
631-991-3264

### Ontario

#### *Recovery Solutions*

Charles Marchese  
6318 Ontario Ctr., Ontario, NY 14519  
585-733-6408

### Ronkonkoma

#### *Midnight Towing, Inc.*

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

### Schenectady

#### *KKV Recovery of Upstate NY, Inc.*

Vince Struffolino  
230 Craigie Ave., Scotia, NY 12302  
518-795-8324

### Spring Valley

#### *Empire State Recovery*

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

### Syracuse

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

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

### West Babylon

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

Vito Derosa  
105 Edison Ave., West Babylon, NY 11704  
631-845-1411

## Ohio

### Berea

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

Bryan Finn  
784 W. Bagley Rd., Berea, OH 44017  
440-243-5242

### Cincinnati

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

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

# 2016 Member Directory

## Ohio

### Cleveland

#### *Midwest Recovery*

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

### Cleveland

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

Michael Vance Miller  
4500 Lee Rd. G, Cleveland, OH 44128  
216-662-1200

### Cleveland

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

Robert H Blowers  
2306 Locust St., Canal Fulton, OH 44614  
800-245-1634

### Defiance

#### *Fisher Recovery Services*

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

### North Royalton

#### *Monarch Recovery*

Tim Murdock  
8700 Akins Rd., North Royalton, OH 44133  
440-237-1523

## Oklahoma

### Oklahoma City

#### *Todal Recovery, Inc.*

Terry Hickman  
6604 S Villa Ave., Oklahoma City, OK 73159  
405-681-7667

### Oklahoma City

#### *Oklahoma Repossessors*

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

### Tulsa

#### *Baker Recovery, Inc.*

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

## Oregon

### Beaverton

#### *Auto Repossession, LLC*

Richard Sprute  
16680 SW Shaw St., Beaverton, OR 97007  
503-644-4993

### Portland

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

Michael S. Coe  
1551 NW Quimby St., Portland, OR 97209  
503-548-9326

## Pennsylvania

### Hatfield

#### *Alliance Recovery, Inc.*

Laird Hansberger  
241 Union St., Hatfield, PA 19440  
215-699-2008

## Pennsylvania

### Lancaster

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

Julie A Hughes  
1520C Lincoln Hwy. E., Lancaster, PA 17602  
717-572-8195

### Philadelphia

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

Christopher M. 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

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

James Osselburn  
205 Haskell Ln., Verona, PA 15147  
412-794-8122

### Pittsburgh

#### *Interlink Recovery Services, LLC*

Sean Tarr  
399 Brentwood Dr., Greenville, PA 16125  
724-646-2700

### Pittsburgh

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

Kieran Peer  
4540 New Texas Rd., Pittsburgh, PA 15239  
412-798-6523

### Pittsburgh

#### *G&R Recovery*

Gene Polsinelli  
247 Freepoint Rd., Creighton, PA 15030  
724-339-2500

### Selinsgrove

#### *Kreis Adjustment & Investigation Service*

Michael S. Dressler  
2-8 East Chestnut St., Selinsgrove, PA 17870  
570-374-8950

## Puerto Rico

### Caguas

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

Tomas Aponte Rodriguez  
53 Calle Betances #207, Caguas, PR, 725  
787-743-2088

## Rhode Island

### Warwick

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

Paul Raimondo  
3127 Post Rd., Warwick, RI 02886  
401-737-9000

## South Carolina

### Charleston

#### *Carolina Asset Recovery Services*

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

## South Carolina

### Charleston/Summerville

#### *Ist Choice Recovery, LLC*

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

### Columbia

#### *Bigfoot Recovery, LLC*

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

### North Charleston

#### *Affordable Towing and Recovery Inc.*

Scott R Chambers  
7124 Cross County Rd., North Charleston, SC 29418  
843-760-0520

## South Dakota

### Rapid City

#### *Dakota West, Inc.*

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

### Watertown

#### *Innovative Adjusters*

Douglas R. Walsh  
517 10th St. SW, Watertown, SD 57201  
605-868-3023

## Tennessee

### Jackson

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

Darin D. Marshall  
360 W. Main St., Humboldt, TN 38343  
731-784-0946

### Knoxville

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

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

### Louisville

#### *Damage Free Auto Recovery*

Michael L Raines  
3201 Wrights Ferry Rd., Louisville, TN 37777  
865-973-2950

### Nashville

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

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

### Nashville

#### *ALCAR Recovery, LLC*

Buddy Carnahan  
1231 Lebanon Pike, Nashville, TN 37210  
615-242-0025

### Nashville

#### *Connect One, LLC*

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



# 2016 Member Directory

## Tennessee

**Troy**  
**Krietman Towing**  
Jackie Lynn Krietman, Jr.  
4044 Killion Rd., Troy, TN 38260  
731-886-0454

## Texas

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

**Austin**  
**Diversified Recovery of Texas, Inc.**  
Rick Campbell  
13401 Pond Springs Rd. Ste. F, Austin, TX 78729  
512-490-1533

**Austin**  
**Prime Time Adjusters**  
James M Waldron  
9506 Brown Ln., Austin, TX 78754  
512-339-2892

**Austin**  
**Asset Recovery Adjusters**  
Justin T Clayton  
4305 North Ridge Rd., Austin, TX 78728  
512-893-7376

**Beaumont**  
**Elite Recovery Services**  
Richard Loden  
111 81 Keith Rd., Beaumont, TX 77713  
409-892-1800

**Belton**  
**MKE Enterprise Company**  
Barbara J. Edwards  
2604 South IH 35, Belton, TX 76513  
254-732-0920

**Corpus Christi**  
**South Texas Auto Recovery**  
Romeo F. Garcia  
2362 Pearse Dr., Corpus Christi, TX 78415  
361-852-3263

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

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

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

**El Paso**  
**G&M Repossession Specialists, Inc.**  
Saul Martell  
9704 Carnegie Ste. B, El Paso, TX 79925  
915-565-7376

## Texas

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

**Houston**  
**ASAP Auto Enterprises**  
Pamela Harmeyer  
18219 Auburn, Tomball, TX 77375  
281-376-1819

**Houston**  
**Absolute Adjusters, Inc.**  
Bradley D. Adams  
9405 Montridge Dr., Houston, TX 77080  
832-622-3510

**Houston**  
**Paradigm Recovery & Remarketing, LLC**  
Sonia K. Rodriquez  
3226 Turkey Dr., Humble, TX 77336  
281-205-1640

**Houston**  
**Countrywide Asset & Auto Recovery Of Houston**  
Chris Maddox  
5625 W. Orange St., Pearland, TX 77581  
713-343-1988

**Houston**  
**Asset Resolutions**  
Arafat J Abu-Tair  
10532 South Post Oak Rd., Houston, TX 77035  
713-547-4772

**Irving**  
**Southwest Collateral Recovery, LLC**  
Navid Nazem  
1700 Peters, Irving, TX 75061  
972-579-3400

**Lancaster**  
**WildWildcat Recovery LLC dba Countrywide of Dallas**  
Billie Jo Stoddard  
3164 Springfield Ave., Lancaster, TX 75134  
972-572-8304

**Mabank**  
**JLJ Auto Recovery Texas, Inc.**  
David W. Schmitt  
107 Front St., Eustace, TX 75124  
903-340-6654

**McAllen**  
**Bull's Eye Investigations, LLC**  
Roel Buentello, Jr.  
2500 N. Moorefield Rd., Mission, TX 78572  
956-789-9252

**McAllen**  
**Broken Road Towing, Inc.**  
John L. Crouch III  
121 S. McColl Road, McAllen, TX 78501  
956-213-1376

**Odessa**  
**West Texas Auto Recovery, Inc.**  
Al Gonzalez  
7020 N. County Rd. West, Odessa, TX 79764  
915-544-5800

## Texas

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

**San Antonio**  
**South Texas Asset Management**  
Gary Freimarck  
11045 IH 35 North, San Antonio, TX 78233  
210-590-2621

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

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

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

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

## Utah

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

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

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

## Virginia

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

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





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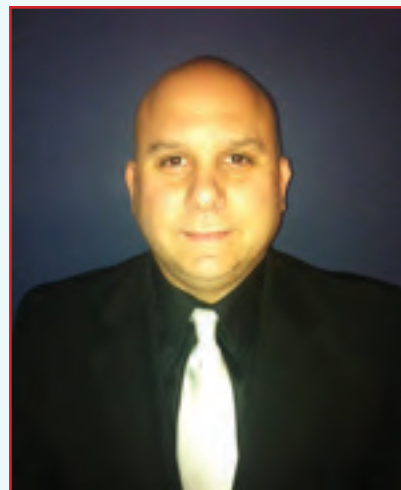
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**Salvatore LoDico Membership Chair**

**Cell: (631)926-0914**

**Office: (631)588-3093**

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**Salvatore LoDico**  
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## 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](http://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.





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