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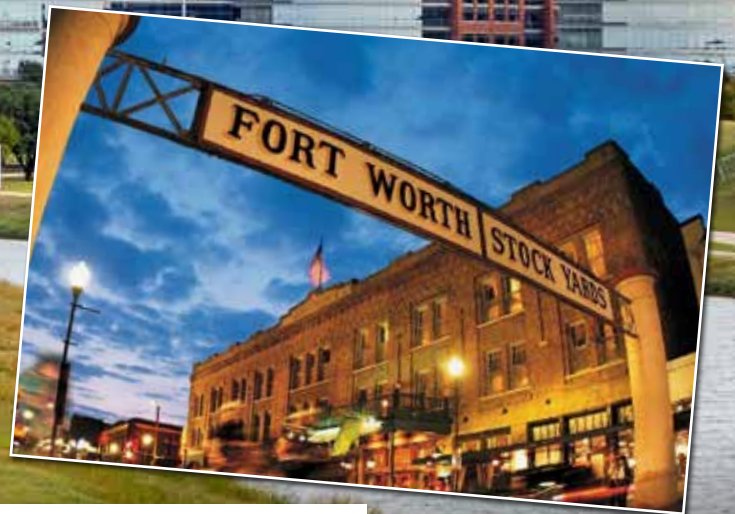
A Magazine for the Professional Recovery Industry

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21st Edition

SPRING 2024



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A Message from the Allied Finance Adjusters President

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

Wade S. Argo
President, AFA

I have had the pleasure of working with some of the most remarkable individuals within Allied during my time as President over the past four years. The members of the Executive Committee, as well as the divisional leaders, have helped me grow as a person and leader by offering guidance and sometimes constructive criticism, all designed to assist me in the guidance of our Members.

We have cemented Allied's reputation in the industry as the most highly trained and professional group of company owners and agents in this highly volatile profession by helping our Members navigate the complicated world of repossessions. Allied Finance Adjusters' Members have set the bar far above all others.

I have been honored and sometimes humbled in the past several years meeting some of the most interesting individuals that have devoted much of their lives to the repossession industry; all of them being industry legends.

I have made lifelong friends and acquaintances of individuals representing lenders, trade associations, vendors, company owners and even representatives of a few forwarding companies.

My experience as Allied's President has been both exciting and rewarding; however, it is time for me to step back and devote some time to my family. In 1984 I started a career in the repossession industry with Recovery Systems, a one-man operation that has evolved into Argo Management Group, Inc. We now cover two states and have more than one truck. Eleven years ago this April, I joined Allied Finance Adjusters and four years ago I was elected President of Allied, an honor held by many before me.

The time has come for me to begin a new chapter in my long-standing involvement in this industry. Being President of any organization, including Allied, takes a lot of commitment and time. I gladly committed to fulfill the position, but it's time to step aside. I'm ready to pass the gavel to someone with fresh ideas and a desire to move forward in the industry—someone who will bring new enthusiasm to the position of President.

Continued on page 5



Allied Executive Committee 2024

Wade Argo *President*

Argo Management Group, Inc.
Coal Valley, IL

Barbara Scheele *Past President*

Sun West Recovery, Inc.
Port Charlotte, FL

In Memory of Past President

George Badeen *First Vice President*

Midwest Recovery and Adjustment Inc.
Detroit, MI

Kayihan Seran *Second Vice President*

Northland Recovery Bureau
Burnsville, MN

Lisa Hancock *Executive Secretary*

Alsco-Tulsa LLC
Tulsa, OK

Richard Loden *Treasurer*

Elite Recovery Services
Beaumont, TX

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

Email: prm@alliedfinanceadjusters.com

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A MESSAGE FROM THE ALLIED FINANCE ADJUSTERS PRESIDENT

I am looking forward to stepping into my new role as Past President of Allied working as an advisor to the new President and the Executive Committee. With the untimely passing of Barb Scheele, who devoted her heart and soul to the industry, I know I could never fill her shoes, but I will walk where she led. Barb was an amazing individual who loved her friends and family—and even people she'd never met before. Barb filled her position as Past President with the same commitment, enlightenment, and friendliness she had as President during her time at the helm of the organization.

It is my promise to Barb, along with every member of Allied, that I will move forward with the same commitment.

The future is upon us, let us all move forward with pride in our everyday lives.

Respectfully,

Wade S. Argo



Allied Finance Adjusters Mission Statement is as follows:

Allied Finance Adjusters Conference Inc. is a not-for-profit national trade association made up of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members and those associated with the finance industry regarding innovations, changes and improvements that effect this trade and give them the opportunity to exchange knowledge, experience, and ideas in a collaborative environment.

TALES FROM A REPO INDUSTRY PIONEER - 1949



It was 75 years ago that one of the co-founders of the repossession industries first association, Ray Barnes, had tales of his storied career published by the press. In their era, Ray, and his legendary wife Lorna Lou, were the closest thing to celebrities that the repossession industry had ever had.

Ray's career started in Los Angeles California about 1929 at the height of the Great Depression. "The Highway Hawkshaws" (an old term for a detective), as their later New York neighbors referred to them, met in Hollywood, California in 1930. Idaho native twenty-year old Lorna Lou Critchfield was working as a schoolteacher and twenty-seven-year-old Ray Barnes was a World War I Navy veteran turned restaurant manager turned insurance adjuster, turned finance adjuster.

Their four-month courtship was one where, as Lorna put it in a 1952 newspaper interview; "I can't remember one date when he didn't ask me to go into some place to ask questions. I wasn't sure if he dated me because he like me or because I came back with the right answers."

Soon after their marriage, the Barnes moved to New York where Lorna's skip tracing skills earned her national notoriety. Lorna's experience in the repossession industry did not end at skip-tracing. Lorna was skilled with break ins and towing and frequently involved in some dubious recoveries.

In one she found a hatchet murder victim in the trunk that almost led her quit. In another, she led FBI agents to a set of stolen secret B-29 blueprints hidden in a vehicle that became the grounds for espionage investigations.

Tales From the Field

In 1949, an article titled "We Stole 10,000 Cars", appeared in the Washington DC Evening Star. NAAFA founder Ray Barnes, shared several "war stories" from the repossession field. According to the writer, smooth faced Barnes sported a pair of scars, one on the chin from a borrower in Boston and another from a wrench in Cleveland that came with a fractured skull. In the article, Barnes shared information that much of the usually secretive industry, would probably have preferred he had kept quiet.

This included tactics employed by him and others of the era. Barnes claimed to often use a device known as a "Phantom Tow Bar". This device is described as a thin, strong steel rod so inconspicuous that the car towed appeared to be following without a driver. He mentions an occasion of having to employ a forked stick and a canvas bag to capture a rattlesnake kept in a target vehicle to thwart his efforts.

Of course, the snake being personal property, he had to store and return it to its owner in safe condition. Ray spoke of having to return property as odd as a stuffed owl, a mink coat, and a cheese sandwich. On another situation,

Continued on page 7

TALES FROM A REPO INDUSTRY PIONEER - 1949

Ray had attempted to return a pair of rubber boots to their owner in Pomona, California where things got out of hand.

The borrower owned an almond orchard and had not noticed the vehicle missing when Ray arrived. Handing the boots over as the man was sharpening a long pruning blade, Ray advised the man of the repossession. Ray remarked at being caught off guard by the man's lack of emotion and silence, which was suddenly broken by a swing of the blade to his head. Having missed, the man's anger grew, and he stood poised to take another swing, but not before Barnes drew his revolver and shot the man in the leg.



Ray claimed to have once recovered ten vehicles financed by notorious members of the Brooklyn based mafia enforcement gang, "Murder Inc." After recovering several of the vehicles, Barnes claimed the death threats began coming in. By then, Murder Inc. was already on the police radar and they moved in on them, possibly saving Barnes' life.

During both his early years in California and his later "Barnes Detective Agency" years in New York, Ray spent extensive time on the road. At that time, he claimed to make \$35 to \$250 per recovery (\$378 to \$2,700 in 2021 value.) These news stories by Ray and Lorna Lou carried on for decades.

How these were received within the young industry is unknown, but these seemingly dime store novel accounts, are some of the best and earliest accounts of the lives and tactics of repossession agents and skip tracers from the era. - Washington DC Evening Star - (Washington DC) - September 18, 1949

Barnes' statement on repossession fees is fairly consistent with that of an Oakland, California agency owner, Charles Clark of National Auto Recovery Bureau (NARB) from a March 20, 1949, tell all posted in the Star Press of Muncie Indiana, where it is stated "His fee ranges from \$10 to \$500 depending on the amount of effort involved.

Unexpectedly, on February 13, 1956, Ray L. Barnes, husband of Lorna Lou Critchfield Barnes and cofounder and ex-president of the Allied Finance Adjusters passed away of a heart attack at the age of fifty-three in their hometown of Flushing, New York.

Ray and Lorna had no children and spent much of their free time on their 30-foot cruiser christened the "Lorna Lou" moored at the Bayside Yacht Club, where Ray was the Club Commodore and Lorna later served as a Chairperson.

Ray may have passed, but Lorna Lou was far from done with the repo industry. But that's another story in itself.



Allied supports State Associations

California Association of Licensed Repossessors (CALR)

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

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Marcelle Egley - President



Carolina Finance Adjusters (CFA)

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For more information www.carolinafinanceadjusters.org or call (843) 760-0520

Scott Chambers - President



Georgia Association of Licensed Repossessors

It is with great pleasure that we are able to announce the newly formed Georgia Association of Licensed Repossessors (GALR).

For information about becoming a member contact us at:

Phone: (888) 425-7324 Fax: (770) 234-6386 Email: Office@GALR.org

John Newbenewberry - President



Michigan Association of Repossession Agencies (MARA)

The Michigan State Association is a group of like-minded repossession agencies working together to improve and protect the agencies and agents in a continually changing environment. We focus on areas such as safety, regulations, processes, legislation and rules within the industry. We communicate with clients and other state associations to determine best practices and the best education needed to maintain the highest level of professionalism.

For information on becoming a member contact us at:

Phone: (586) 288-3148 Email: michassocrepo@gmail.com

Brian Tolstedt - President



Oklahoma Association of Professional Repossessors

Become a Member Today!

Contact us at lisa@alscotulsa.com or call 918-794-7714.

Lisa Hancock - President



Allied supports State Associations

Minnesota Association of Repossession Professionals, Inc.

As an independent, non-profit, State trade association, engaged in non-competitive promotion of our industry, our mission is: to protect the self-help repossession industry's interests through education, best practices, and communication between members, lenders, financial regulators and lawmakers in relation to both business and legal issues faced by our members; to promote compliance with licensing requirements for our industry in MINNESOTA; and to provide a voice for our industry in the state and national arenas where the discourse affects regulatory and statutory requirements with which we must comply.

Contact: Kayihan Seran, President, Northland Recovery Bureau, 1800 Highway 13 W, Burnsville, MN 55337
Phone: 952-303-4749, Website: www.mnarp.org, Email: info@mnarp.org



New York State Association

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Contact us at midnighttowing@optonline.net or call 631-588-3093.

Salvatore LoDico - President



Texas Accredited Repossession Professionals (TexasARP)

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

Stephanie Findley - President

info@TexasARP.org



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FIREARMS ARE BEING STOLEN FROM CARS AT TRIPLE THE RATE THEY WERE 10 YEARS AGO, REPORT FINDS

By Lindsay Whitehurst and Alanna Durkin Richer, Associated Press

WASHINGTON — The rate of guns stolen from cars in the U.S. has tripled over the last decade, making them the largest source of stolen guns in the country, an analysis of FBI data by the gun safety group Everytown Found.

The rate of stolen guns from cars climbed nearly every year and spiked during the coronavirus pandemic along with a major surge in weapons purchases in the U.S., according the report, which analyzes FBI data from 337 cities in 44 states and was provided to The Associated Press.

The stolen weapons have, in some cases, turned up at crime scenes. In July 2021, a gun taken from an unlocked car in Riverside, Florida, was used to kill a 27-year-old Coast Guard member as she tried to stop a car burglary in her neighborhood.

The alarming trend underscores the need for Americans to safely secure their firearms to prevent them from getting into the hands of dangerous people, said Bureau of Alcohol, Tobacco, Firearms and Explosives Director Steve Dettelbach, whose agency has separately found links between stolen guns and violent crimes.

“People don’t go to a mall and steal a firearm from a locked car to go hunting. Those guns are going straight to the street,” said Dettelbach, whose agency was not involved in the report. “They’re going to violent people who can’t pass a background check. They’re going to gangs. They’re going to drug dealers, and they’re going to hurt and kill the people who live in the next town, the next county or the next state.”

Nearly 112,000 guns were reported stolen in 2022, and just over half of those were from cars—most often when they were parked in driveways or outside people’s homes, the Everytown report found. That’s up from about one-quarter of all thefts in 2013, when homes were the leading spot for firearm thefts, the report says.

Stolen guns have also been linked to tragic accidents, such as when a 14-year-old boy in St. Petersburg, Florida, killed his 11-year-old brother after finding in an alley a gun that had been stolen from an unlocked car a few days before.

At least one firearm was stolen from a car every nine minutes on average in 2022, the most recent year for which data was available. That’s almost certainly an undercount, though, since there’s no federal law requiring people to report stolen guns and only one-third of states require a report.

The report analyzed crime data from the FBI’s National Incident-Based Reporting System, which includes details about what was stolen and where it came from. Guns stolen from cars bucked car theft trends overall — the rate of other things stolen from cars has dropped 11% over the last 10 years, even as the rate of gun thefts from cars grew 200%, Everytown found in its analysis of FBI data.



Continued on next page

FIREARMS ARE BEING STOLEN FROM CARS AT TRIPLE THE RATE THEY WERE 10 YEARS AGO, REPORT FINDS

In Savannah, Georgia, city leaders last month passed an ordinance requiring people to secure firearms left inside cars after seeing more than 200 guns stolen from unlocked cars in a year. The measure is facing pushback from the state's attorney general.

The ATF has separately said that theft is a significant source of guns that end up in the hands of criminals. More than 1 million guns were reported stolen between 2017 and 2021, the agency found in a sweeping report on crime guns released last year. And the vast majority of gun thefts are from individuals.

The agency is prohibited by law from publicly releasing detailed information about where stolen guns end up. The information can, however, be shared with police investigating a crime.



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CFPB RELEASES 2023 CONSUMER RESPONSE ANNUAL REPORT

Last month, the Consumer Financial Protection Bureau (CFPB) announced their intention to begin collecting repossession data from a select number of lenders to get a better understanding of their repossession practices. Perhaps we now know why.

On March 29th, the CFPB released their 2023 Consumer Response Annual Report. Within the report, which gathered an approximate 1,657,600 consumer complaints over the period of January 1 to December 31st, 2023, repossession related complaints accounted for the third most common complaint.

Reported in section 4.7 (page 51), The CFPB reported that in 2023, they received approximately 17,700 vehicle loan or lease complaints. In response, the CFPB sent 13,000 (73%) of these complaints to companies (lenders) for review and response. Another 21% were referred to other regulatory agencies and another 6% were found not to be actionable.

FIGURE 36: VEHICLE LOAN OR LEASE COMPLAINTS BY SUB-PRODUCT AND OUTCOMES



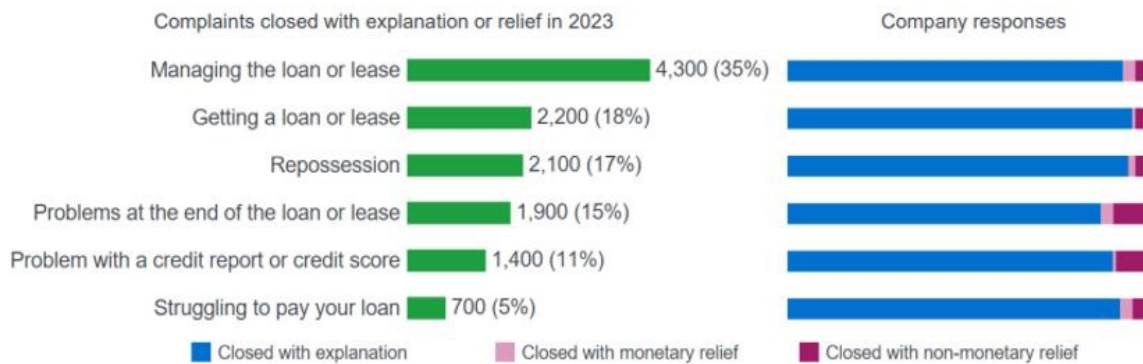
As of March 1, 2024, 0.1% of vehicle loan or lease complaints were still pending with the consumer and less than 0.1% were still pending with the CFPB.

Vehicle loan or lease complaints closed with explanation or relief volume increased in 2023. The January 2023 spike in complaints was mainly driven by the CFPB's enforcement action against Wells Fargo that, in part, addressed CFPB concerns about its repossession mismanagement, incorrect payment processing, and failure to ensure guaranteed asset protection (GAP) product refunds to consumers (Figure 38). The spike in August complaints was partly due to a portfolio transfer between two companies, leading to various servicing issues for consumers.

For example, following transfer, consumers reported incorrect payment histories, unauthorized add-on and repayment agreements, and unauthorized charges. In some cases, these servicer errors resulted in late fees and repossessions.

REPOSSESSIONS – 2023’S THIRD BIGGEST CFPB COMPLAINT

FIGURE 37: VEHICLE LOAN OR LEASE COMPLAINTS BY ISSUES AND OUTCOMES



In 2023, the monthly average for the top issue, Managing the loan or lease, increased 77% compared to the monthly average for the prior two years (Figure 39)

Consumers reported vehicle repossessions without notice. Other consumers stated that they were never offered the opportunity to reclaim the vehicle after paying off or catching up on their loan (known as redemption or reinstatement) following the repossession of their vehicle.

FIGURE 39: MONTHLY COMPLAINT VOLUME FOR ISSUES OF VEHICLE LOAN OR LEASE COMPLAINTS

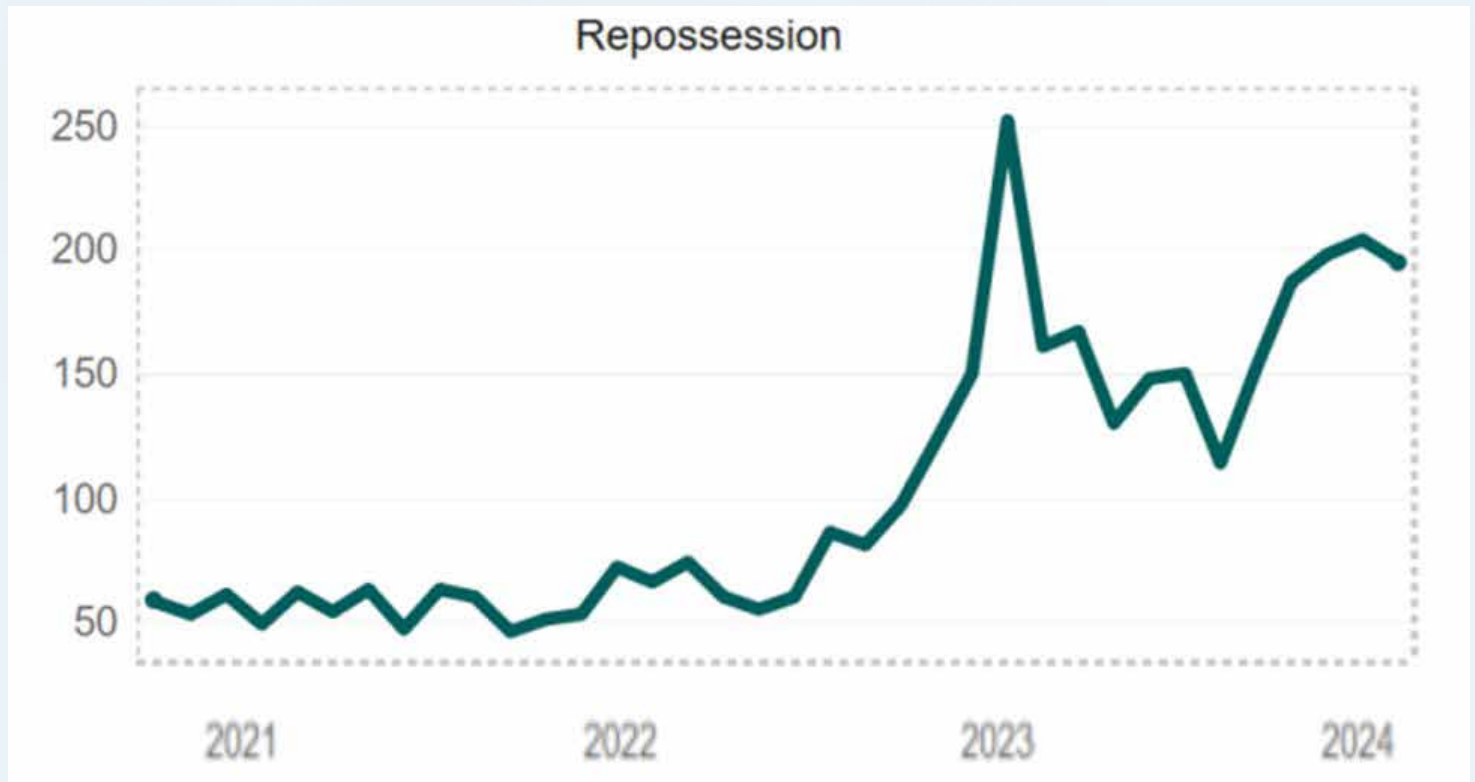


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REPOSSESSIONS – 2023’S THIRD BIGGEST CFPB COMPLAINT

Some consumers argued that their car was repossessed despite on-time payments or protections they should have been given pursuant to the Servicemembers Civil Relief Act (SCRA). Some consumers expressed frustration that they were actively working with their lender on a new repayment plan that better fit their financial needs; nevertheless, they found their car repossessed.

Some company responses recommended that the consumer reach out to the towing company responsible for carrying out the repossession. In other company responses, the companies indicated they could not provide any further assistance, asserting that all available options had been exhausted.



Consumers’ complaints detailed incorrect loan balances and difficulties with payment processing. Consumers reported late fees on their account despite on-time payments.

Consumers also expressed confusion about deficiency balances after receiving insurance claim payments, or voluntarily surrendering, or reselling vehicles. Company responses typically stated that balances were correct and provided explanations of additional fees or interest requirements.

Companies sometimes explained remaining balances that occurred due to a lack of full balance coverage on the part of insurance companies or following repossession or resale. In some instances, companies did admit to delays in payment processing and appropriately adjusted balances.

PAST CONVENTION PICS



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2024

ANNUAL CONVENTION AGENDA

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

SUNDAY - 6/23/2024

Registration opens.....	12:00 pm	5:00 pm
Allied Pre-Conference Board Meeting.....	4:00 pm	5:00 pm

MONDAY - 6/24/2024

Breakfast/Registration	7:00 am	8:30 am
General Assembly Intros call to order.....	9:00 am	9:30 am
Understanding the Claim Process - Boris Liffing.....	10:00 am	11:30 am
Lunch.....	11:30 am	1:00 pm
RSIG Members Business Meeting	1:00 pm	2:30 pm
Allied New Member Orientation.....	1:00 pm	2:30 pm
Vendor Networking Social	2:30 pm	5:30 pm

2024 ANNUAL CONVENTION AGENDA

Tuesday - 6/25/2024

Breakfast & Exhibitor Time	7:00 am	8:15 am
Morning Announcements.....	8:15 am	8:30 am
Keying in on Locksmith Services	8:30 am	10:00 am
Donny Sayer & Rusty Russel of NASTF		
Exhibitor Time and AM Stretch	10:00 am	10:45 am
Mike Howk-Case Law Review.....	11:00 am	12:15 pm
Exhibitor time and Lunch.....	12:15 pm	1:30 pm
Taison Harrington - IRS Stakeholder Liaison.....	1:30 pm	2:30 pm
Exhibitor Time and PM Stretch.....	2:30 pm	3:15 pm
Dalan Zartman - Energy Security Agency	3:30 pm	5:30 pm
RABF Auction & Awards Dinner	7:00 pm	10:00 pm

Wednesday - 6/26/2024

Breakfast & Exhibitor Time	7:30 am	8:15 am
Morning Announcements.....	8:15 am	8:30 am
Machelle Morris – Federal Compliance	8:30 am	9:30 am
Exhibitor Time and AM Stretch	9:30 am	10:15 am
Joe Navarro.....	10:30 am	12:00 pm
Exhibitor Time & Lunch.....	12:00 pm	1:00 pm
Allied Voting Member Meeting.....	1:00 pm	3:00 pm
Trip to the Ft Worth Stock Yards	3:00 pm	9:00 pm

Thursday - 6/27/2024

Allied Post Conference Board Meeting.....	7:30 am	9:00 am
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2024 Annual Convention Speakers



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

Mabelle Morris is the foremost national legal expert on issues relating to repossession and security interest enforcement. Her focus since the early 1990's has been on repossession laws and regulations, and small business survival.

Her vast knowledge of repossession laws in every State, as well as an understanding of how state and federal regulations affect repossession companies, and other small businesses across the country, has made her the go-to legal advisor for Allied Finance Adjusters Association and its members.

Mabelle advises and teaches recovery agents, as well as other attorneys, on real-world compliance and contract issues. Several State laws directly reflect her input to the legislature on behalf of repossession business owners.

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

In addition to owning and operating her boutique law firm, Mabelle is an active volunteer. She is an Officer and Director of faith-based Through the Storm Ministries (San Antonio, Texas). She is on the Advisory Board of The Former Texas Rangers Foundation (Fredericksburg, Texas) which seeks to teach Texas students about the history of the State of Texas and its premier law enforcement agency. She is also on the Advisory Board of The Life Center (Midland, Texas), a faith-based organization offering an alternative to abortion as well as teaching parenting skills and offering other assistance to expectant parents free of charge.

Mabelle is a proud mother of four daughters and loves to travel. She is a lifetime member of the University of Texas Texas-Exes Alumni Association and an avid Red Raider fan as an Alumni of Texas Tech University School of Law.

Boris Liffing

Boris Liffing and has over thirty years in the Insurance industry and will speak on Insurance claims.



Michael Howk, JD



RECOVERY SPECIALIST INSURANCE GROUP

Michael Howk, JD – is the Risk Manager and Director of Education for Recovery Specialist Insurance Group (www.rsig.com). Mike has spent nearly 30 years in the repossession industry, and is a recognized national expert in repossession law.

Mike, who is originally from upstate New York, served four years in military intelligence before graduating from the University of New York at Binghamton School of Management with a B.S. in 1977. In 1980 he graduated from Nova University in Florida with a Juris Doctorate. He has been a member of the Florida State Bar since 1980.

He was involved in the development and implementation of the first insurance policy specifically designed for repossession companies. Based on his work and research, he has developed extensive educational programs. He teaches certification courses for recovery specialists nationwide. He worked closely with the State of Louisiana and Illinois during the implementation of their new self-help repossession laws.

He frequently serves as the keynote speaker to associations and groups of clients across the United States to further educate the industry on risk reduction and liability avoidance in repossession and collateral recovery.

In-house training and certification is available by contacting RSIG's administrative office at 703.365.0199. Online certification and training is available at www.rsiguniversity.com.



Dalan Zartman of ESA (Energy Security Agency) expert trainer on electric vehicle towing and storage...State, Federal & Case Law Updates, Driving Tips and More!

Dalan Zartman

2024 Annual Convention Speakers



Joe Navarro

We are thrilled to announce that the legendary Joe Navarro, one of the most influential speakers on de-escalation and reading body language, will be returning this year as a speaker! With 25 years of experience as an agent and supervisor in counterintelligence and counterterrorism with the FBI, Joe is recognized as one of the world's foremost authorities on the application and use of nonverbal communications in business. Don't miss this incredible opportunity to learn from the best! Visit <https://www.jnforensics.com/about> to learn more about Joe Navarro.



Taishun Harrington

Taishun Harrington works for the IRS in the Communications and Liaison Division as a Stakeholder Liaison in Dallas, Texas. As a Stakeholder Liaison, she collaborates, informs, and communicates priority outreach messages to all taxpayer communities, including small businesses, community associations and tax practitioner organizations. Taishun's goal as a Stakeholder Liaison is to establish and maintain working relationships with practitioners and industry organizations while fostering an environment that welcomes feedback that will help the IRS with their mission.

Taishun joined the Internal Revenue Service in 2007 as a Customer Contact Representative, and later served as a Field Revenue Officer. In these roles, she worked with individuals, small businesses, and their representatives to help them understand their tax compliance responsibilities and resolve their tax compliance issues. Before joining the IRS, Taishun worked in the higher education field as an Enrollment Advisor. She holds a Bachelor's degree in Sociology from the University of Texas at Austin and a MBA with a concentration in Human Resources from Keller Graduate School of Management.

During her downtime, she enjoys reading and spending time with her lovely kids.



Donny Seyfer
DLS Consulting

Donny is the Executive Officer for the National Automotive Service Task Force. His responsibilities include assisting automotive technicians and locksmiths with information necessary to repair vehicles. NASTF's mission is to resolve information gaps by acting as a conduit between the repairer and the OE in service information, tool information, education and NASTF's marquee program, the Secure Data Release Model which allows independent service professionals to apply and receive credentials to access key and immobilizer codes and tool functions from NASTF's OE and tool partners.

He is a past chairman of the Automotive Service Association.

Donny is widely sought as a speaker on the topic of Advanced Vehicle Technologies as they relate to the consumer and service repair environments. He has presented at such industry events as AAPEX, AASA Vision, TU Auto, The ASA/Auto Alliance Technology and Telematics Forum (which he created and executed multiple times), Silicon Valley Innovation & Entrepreneurship Forum and the NAPA EXPO.

As the former co-owner of Seyfer Automotive Inc. in Wheat Ridge, Colorado, founded in 1961. He has well over three decades of automotive service experience as a technician, manager and service consultant – expertise he shares in various industry roles.

As a technician he has designed and built dozens of project vehicles, modified or restored hundreds of customer vehicles to include managing projects with multiple builds for companies like Sobe Beverage, Costa and Dog the Bounty Hunter. Many of these vehicles have received awards for quality.

He has been a contributing editor and content advisor to 10 Missions Media, and has contributed to Import Car, Underhood, Brake and Under Car Magazines, Autobody Repair News (ABRN), Motor Age, Aftermarket Business World and AutoInc. Magazine. He also co-authored articles on vehicle information and telematics access for The New York Times and The Wall Street Journal.

As a technical and management developer and instructor Donny has provided training for NAPA Autotech, Automotive Service Association, The Alliance for Automotive Innovation, ATSE, WorldPac, MACS, VISION, ATE, NACE, CARS and many others.

Donny also is active as a telematics/connected car and vehicle security initiatives leader; He has served as a member of the Aftermarket Telematics Task Force; ASE Education Foundation board of directors and the Automotive Management Institute board of directors where he holds an Advanced Automotive Manager Accreditation.

REPO ALLIANCE AND HOW IT ALL GOT STARTED

In March of 2020 when the repo moratoriums were being introduced faster than we could read them, we knew we had to fight.

**The American Recovery Association,
Harding Brooks Insurance Agency,
The California Association of Licensed Repossessors, and
The Texas Association of Repossession Professionals
all got together in support to fight the moratoriums.**

**David Kennedy president of the
American Recovery Association had the
courage to sign the lobbying contract
on our behalf and for the industry.**

We successfully beat all five moratoriums.

A SUCCESSFUL DAY ON CAPITOL HILL FOR THE RECOVERY INDUSTRY



This week, history was made within our industry. Representing the repossession industry, American Recovery Association (ARA), along with our lobbyist Van Scoyoc Associates, went to Capitol Hill to meet with Members of Congress, staffers, and the Consumer Financial Protection Bureau (CFPB) to discuss the many issues the recovery industry is facing, how to prevent unintended consequences to consumers, and ways to boost the auto-finance industry.

This is the first time representatives of the recovery industry have met with Congress in person to bring attention to these issues that concern the agent network. Next steps with Congress and the CFPB are in motion, and we will ensure things keep moving forward. We intend to be back on Capitol Hill again this year.

In attendance were ARA President Vaughn Clemmons and Immediate Past President Dave Kennedy, ARA Vice President and CALR President Marcelle Egley, Texas ARP President Stephanie Findley, Harding Brooks Insurance Vice President Mike Peplinski, and Recovery Agency Owner and ARA member Richard Grosvenor.

Moving forward our goals are to minimize/reduce violence for our agents, get rid of reverse indemnification, address UDAAP violations, Junk Fees, and be paid for what we do.

The discussions centered around lender indemnification, the consolidation of power in the auto finance industry, and the roles brokers and forwarders play in the industry – specifically how agents aren't paid unless they repossess a vehicle and how this is to the detriment of our industry.

Violence and the increasing loss of life for those who work in the recovery industry must be stopped. ARA is taking a strong stand on the Hill for you and the industry. We will continue to work ceaselessly for our members and the industry.



PLAINTIFF'S LAWYERS DESCRIBE DRN'S ACTIONS AS A "MASS SURVEILLANCE PROGRAM."

California resident Guillermo Mata has sued a Texas-based company for selling location data of people's vehicles to marketers, repo agencies, and insurers. Filed in 2021, the lawsuit was granted class action status last September, and alleges that the actions of Fort Worth-based Digital Recognition Network (DRN) violate California's Automated License Plate Recognition ("ALPR") statute, designed to regulate the use of automatic license plate readers.

According to the lawsuit, DRN used a series of cameras to record the license plate data of millions of vehicles. The database is said to include the plate number, along with the date, time, and GPS location of where it was captured. Before including this data in its database, the company allegedly did not provide the required notice to the vehicle owners, nor did it follow the relevant laws regarding data protection.

All California residents whose license plate data was collected at least 15 times since 2017 are automatically designated as class members unless they opt out of the lawsuit. People who request to exclude themselves by March 7, 2024, will not be part of the class action, and will retain their right to sue DRN separately. However, that also means that they will miss out on their share of a monetary settlement, should one be obtained.

The lawsuit alleges that DRN used car-mounted cameras on public roads to scan the number plates, violating a California law that went into effect in 2016 and stipulates a \$2,500 minimum payout for each victim. In this case, the total number of affected vehicles is said to be about 23 million, leading the plaintiff's lawyers to describe DRN's actions as a "mass surveillance program." You can check whether you qualify as a class member by going over to the case website.

In a statement to SFGate, Eli Wade-Scott, a lawyer for Edelson PC, the firm representing the class members, said that DRN's actions violate California's privacy laws and peoples' civil liberties. According to him, "DRN is capturing a pretty detailed picture of people's lives ... That could be capturing you at home, at work, at your school, your house of worship, at your doctor."

DRN, however, refutes allegations that its actions violated any California law. The company maintains that "neither Plaintiff nor any similarly situated person has suffered any harm," and claims that the law in question "does not prohibit the collection or storage of ALPR information." Trial is scheduled to begin on May 17 in San Diego County Superior Court, barring an early settlement.



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IN THE ASSET RECOVERY INDUSTRY, YOU HAVE TO “KNOW WHEN TO HOLD EM AND KNOW WHEN TO HOLD EM”

By Ron Brown – Article from the CURepossessor

Good leaders make it a point to, as is so aptly expressed in the lyrics to *THE GAMBLER*, “*know when to hold em and know when to fold em*”. Good leaders know when to stand firm and know when to concede to the wisdom of others whenever they can. Good leaders know that getting their way on everything is a surefire way to create a passive group of disengaged employees.



Generally speaking, the employees of an asset recovery agency want to influence the decisions that affect them, and good leaders comply by listening intently and allowing the employees to win on many of the decisions that matter most to them. Leaders who “get it” defer to the subject-matter expertise of those employees who are true experts on the issues at hand.

Good leaders also look for opportunities that allow agency employees to have their way when it comes to solutions and tactics to address small problems. They live with differences in opinion that aren’t worth fighting over. In short, they build pride in ownership by purposely having a smaller voice on many issues and decisions.

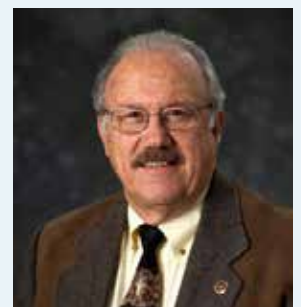
But good leaders stand their ground when it comes to the vision, mission, and values of the recovery agency. Deferring to others when it involves the core values and guiding principles of the agency doesn’t create buy-in and goodwill. Rather It undermines the clarity and consistency the employees need to achieve the required results. The vision or mission of the agency may need to be updated or reworked on occasion, but not through a process of submitting to the whims of others.

There are some decisions that only the leader can make. Leaders who mistakenly allow employees to have an undue influence over the vision and values of the agency relinquish their role as the leader. This is not to say that leaders should work to establish the core principles without input, but such decisions are made in consultation with others and not by consensus.

Sometimes, winning the argument is how to lose the employee. But the vision, mission, and values of the team are never up for grabs. Input is welcome, but influence is unlikely to make for any real change. Good leaders defend the ground of values at all costs.

The best leaders concede that they don’t have to have their way on many of the decisions critical for executing strategy. They know when to stand their ground over issues, which battles they must win, and when to allow the employees to outflank them. Good leaders must “*Know when to hold em and know when to fold em*”.

**Ron L. Brown MCE, IFCCE, MPRS, CCCO, CARS, CFA
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610-562-3408

North Versailles,

Interlink Recovery Services, LLC

Sean Tarr
800 Greensburg Pike, North Versailles, PA 15137
724-646-2700

Philadelphia

Collateral Adjustment Corp, Inc.

Christopher 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

Philadelphia

The Peak Service Corporation

Robert Stankovitch
1401 Industrial Hwy., Cinnaminson, NJ 08077
856-786-7500

Pittsburgh

Recovery America LLC

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

Puerto Rico

Caguas

Isla Repossessions & Collections, Inc.

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

South Carolina

Charleston/Summerville

1st Choice Recovery, LLC

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

Columbia

Midland Auto Recovery LLC

Dick Frame
3520 Pine Belt Road, Columbia SC 29204
803-786-1580

North Charleston

Affordable Towing and Recovery Inc.

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

South Dakota

Rapid City

Dakota West, Inc.

Gary Sortland
1771 E. Centre, Rapid City, SD 57703
605-348-3731

Sioux Falls

Dakota Adjusters Inc.

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

Tennessee

Humboldt

Marshall's Recovery Service, Inc.

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

Louisville

Damage Free Auto Recovery

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

McMinnville

L I Recovery

Jodie Kevin Lassiter
2398 Smithville Hwy, McMinnville, TN 37110
931-668-4647

Troy

Krietman Towing

Jackie 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

512 Adjusters Inc.

Katherine Jones
9610 Brown Lane, Austin, TX 78754
512-394-7376

Beaumont

Elite Recovery Services

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

Conroe

IR Services

Stephanie Findley
12828 Hwy 105 W, Conroe, TX 77304
832-230-3813

Dallas

R. Worthington & Associates

Rick Worthington
2745 Hwy. 175, Dallas, TX 75159
832-230-3813

Texas

Houston

Premier Adjusters Inc.

Kyle Webb
1229 Buschong Street, Houston, TX 77039
281-442-0800

San Antonio

San Antonio Recovery, Inc.

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

Tyler

Liberty Recovery Services, LLC

Vaunda J. Warnasch
4848 Tidwell Dr., Tyler, TX 75708
903-593-7230

Tyler

Texas Investor Recovery Services (TIRS)

Steve Sittton
1010 SSE Loop 323, Tyler, TX 75701
903-597-1412

Tyler

Tow Source Inc.

Kim Tucker
12872 Hwy 155 S. Bldg. 15, Tyler, TX 75703
903-747-8157

Waco

Texas Recovery Service, Inc.

Justin Buenger
212 Lyndon Dr., Waco, TX 76702
254-848-2200

Utah

Ogden

Lost Recovery Inc.

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

Virginia

Chantilly

Virginia Recovery Specialists, LLC

Robin Lawrence
44200 Lavin Ln., Chantilly, VA 20152
703-542-8800

Richmond

Glen Allen Recovery, Inc.

Kirk K. Ammons
8618 Broadway Ave., Richmond, VA 23228
804-266-2700



Member Directory

Washington

Bellevue
How Adjustment Service Inc.
David Handschi
12816 NE21 Place, Bellevue, WA 98000
425-885-3700

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

West Virginia

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

West Virginia

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

Wisconsin

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

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

Wisconsin

Stoughton
Midwest Repossessors, LLC
Greg Strandlie
360 Business Park Circle, Stoughton, WI 53559
608-260-7650



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.rsiguniversity.com. This is an online program available to students 24/7 when it is convenient for them. Our proctored exam ensures that the test

taker is the one taking the test. The fact that our exam is not an open book test means that the student has to prove their retention of the information and not just their ability to look back and find it.

The obvious benefits of certification are professional satisfaction, peer recognition, risk avoidance and economic advantage. In addition, recognized certification provides the availability of an acceptable marketing tool, the creation of a nationwide group of specialists and the establishment of uniform standards.

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

The industry has changed and needs to continue to change. Government is calling upon lenders to be more consumer conscience and lenders are passing those expectations to their repossession service providers. If you are not educating your workforce you are being left behind.



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

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Or contact our membership Chair at membership@alliedfinanceadjusters.com

APPLY AT

www.alliedfinanceadjusters.com



NEGATIVE TILT



3 YEAR WARRANTY



SPECIFICATIONS

5,000 lb Self-Loading Wheel Lift
 8,000 lb Tow Rating
 25 Degree Power & Negative Tilt
 Recovery Boom at Boom Head Swivel 8,000 lbs
 8,000 lb Planetary Winch
 79" Wheel Lift Reach

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



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NEW 701 unit with Negative Tilt

5000lb fully extended wheel lift with 25 degrees of negative and power tilt. The reach of the unit is 79 inches from the tailboard. It comes with Dynamic's standard 3 year warranty. The unit is based on the the original 701 design, but with the benefits of the negative tilt. It now becomes easier to recover a vehicle down a driveway or uneven surfaces. This unit is available with poly fenders, so rust becomes a thing of the past.

STANDARD FEATURES

60" One Piece Steel Body	Wheel Spacers
2 Large Top Loading Compartments	Straps, Chains & Ratchets
Self Centering Cross Bar	FMVSS 108 Lamp Group

OPTIONAL FEATURES

Poly Plastic Fenders	Diamond Plate Dress Up Kit
Twin Line Recovery Boom	Stainless Steel Pylon
8,000 lb Drag Winch	Side Load Tool Boxes
Twin or Sling Line Winches	Motorcycle Attachment
with 54 Stroke Recovery Boom	Gooseneck or 5th Wheel Attachment

CHASSIS RECOMMENDATIONS

Minimum Cab to Axel	60"
Max. Cab to Axel Tunnel Box	108"
Suggested GVWR	14,500 lbs

CONTACT US: 1-800-746-8802



P.O. Box 3853
Midland, TX 79702

Phone: 800-843-1232

Fax: 888-949-8520

www.AFArepo.com

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

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

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



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