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22nd Edition

SUMMER 2024



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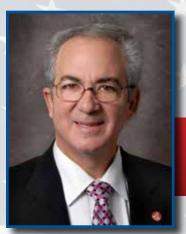




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George Badeen President, AFA

A Message from the Allied Finance Adjusters President

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

It has been a very hot summer for most of us around the country. The repossession business is as busy as ever and reminds me of the down turn time about a decade ago. Then, as now, we should be mindful that this is very unusual and that this uptick will end at some point. Car sale and loans have slowed down for the last several months. This generally means that we will see a slow down at the end of this unusual economic cycle.

Our Mid-Year Board meeting is set for October 28-29 in Las Vegas. We have planned for training on locksmithing and programming keys and fobs. Hands on learning lishi, how to sign up with NASTF, and much more. The second day we will hear from Machelle Morris discussing updates in legal matters and compliance. Ron Brown on training will discuss basics and new upcoming programs. Committee meetings and planning for next year. The board will meet and plan report information up to date and outline plans for next year. A cocktail party and food are planned for that night for all to enjoy. I hope that you will attend this years meeting and enjoy the education and the networking with fellow members from around the country. Please bring your ideas and comments to the board meeting. Mid-Year is where the nuts and bolts for next year are put together. If you have ideas and are unable to attend, send those ideas to your division director or a board member so your ideas can be heard.

Hope to see you in Fabulous Las Vegas!

George Badeen President



Allied Finance Adjusters Mission Statement is as follows:

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



Allied Executive Committee 2024

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Vaunda Warnasch Executive Secretary LIBERTY RECOVERY SERVICES LLC TYLER, TX

Wade Argo Past President ARGO MANAGEMENT GROUP, INC. COAL VALLEY, IL

Kayihan Seran First Vice President NORTHLAND RECOVERY BUREAU BURNSVILLE, MN

Lisa Hancock Second Vice President ALSCO - TULSA LLC

Richard Loden *Treasurer* ELITE RECOVERY SERVICES BEAUMONT, TX

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 advertised. This Directory is sent to you as a helpful tool to locate quality agents around the country. You should check the website for up to date information and addition information about a member. Allied Finance Adjusters Association maintains a Home Office and communication may be directed to Allied Finance Adjusters Conference, Inc., Editor George Badeen, President, P.O. Box 3853, Midland, TX 79702.

Email: prm@alliedfinanceadjusters.com

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Alliance of Illinois Repossessors (AIR) Considers Class Action Lawsuits Against Unlicensed Repossession Agencies and Their Clients



CHICAGO, IL – July 16, 2024 - <u>The Alliance of Illinois Repossessors</u> (AIR), a leading organization representing the interests and standards of licensed repossession agencies in Illinois, is announcing its intention to pursue class action lawsuits against unlicensed repossession agencies operating within the state as well as the clients that employ their services. This decisive action comes in response to licensed agencies experiencing significant revenue losses, a deterioration of trust in the industry, increased insurance costs, and the negative impact on businesses that adhere to professional standards and regulatory compliance.

Unlicensed repossession agencies operating without proper credentials and oversight undermine the integrity of the repossession industry. These entities not only erode consumer and client trust but also create unfair competition for licensed, law-abiding agencies. By circumventing state regulations, unlicensed operators engage in practices that jeopardize the safety and security of consumers, licensed repossessors and financial institutions.

AIR has documented substantial financial damages directly attributable to the operations of these unlicensed agencies. Licensed members have faced increased insurance costs, loss of revenue, and reputational damage as a result of these unregulated activities. The unfair practices of unlicensed agencies have also tarnished the perception of the industry as a whole, making it more challenging for legitimate businesses to thrive.

Sonny Datoli, the president of AIR stated, "The proliferation of unlicensed repossession agencies in Illinois has reached a critical point. These rogue operators not only violate state laws but also create a hostile environment for reputable businesses that follow the rules. AIR is committed to protecting the interests of our members and upholding the standards of our industry. By considering class action lawsuits, we aim to hold these unlicensed agencies and their clients accountable for their detrimental impact."

The proposed class action lawsuits will target both the unlicensed repossession agencies and the clients who knowingly or unknowingly engage their services. AIR believes that this legal action will serve as a strong deterrent against non-compliant practices and reinforce the importance of licensing and regulatory adherence.

AIR urges all stakeholders, including financial institutions, auto dealerships, and lending organizations, to verify the licensing status of repossession agencies before engaging their services. By doing so, they can ensure that they are working with legitimate, professional agencies that prioritize compliance and ethical conduct.

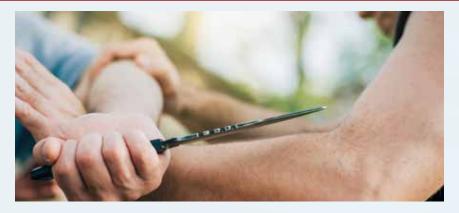
The Alliance of Illinois Repossessors remains steadfast in its mission to advocate for the rights and interests of licensed repossession agencies, promote industry standards, and foster a fair and transparent market environment.

For more information, please contact: Alliance of Illinois Repossessors info@air-repo.com air-repo.com

About the Alliance of Illinois Repossessors (AIR): The Alliance of Illinois Repossessors (AIR) is a professional organization dedicated to representing and supporting licensed repossession agencies in Illinois. AIR advocates for industry standards, regulatory compliance, and the professional development of its members to ensure the highest level of service and integrity in the repossession industry.

TRAIN TO BE GOOD, NOT LUCKY...

In today's environment of violence in the Asset Recovery Industry there are things the agent has been provided to mitigate the chance of violence such as advanced training with the Eagle Group XX SACADET modules emphazing Situational Awareness, Confrontational Awareness and De-Escalation Techniques, utilization of cameras on their vehicles, use of body cameras, avoiding high risk areas, and using their good old common sense.



All Professional Asset Recovery Agents face danger each time they hit the streets, and this danger can never be completely eradicated. It can however be mitigated and should have a situational awareness and vigilant mindset with a knowledge of various tools which may be used in personal defense.

For any Asset Recovery Agent the first line of defense should always be a thorough knowledge and practice of Situational Awareness, Confrontational Avoidance and De-Escalation Techniques. An agent should always follow their "Gut Instinct" understanding that if it does not feel right it probably isn't right and adhere to the "another time, another place" adagy.

If prior to the repossession being complete there is any type of confrontation with any person It is always the best and safest scenario to immediately leave the scene. Any type of confrontation where violence may occur prior to the the repossession being complete it is clear that the agent has a duty to retreat, but we all know there may be the time and place where retreat is not an option and we may find ourselves in a fight for our life. Avoid conflict if at all possible.

Here are my strategies for Conflict Avoidance

- Attend the SACADET (Situational Awareness, Confrontational Avoidance and De-Escalation Techniques) Class or take the training modules available through Allied Finance Adjusters.
- Stay Informed: Keep abreast of local laws, current events and potential trouble spots. Situational awareness empowers proactive decision-making.
- Exercise Caution: If an area feels unsafe or volatile, trust your instincts and steer clear.
- Prioritize Life Over Vehicle Recovery: Recovering a vehicle pales in comparison to personal safety. Avoid unnecessary risks to protect yourself and others.

As a last resort, if the agent or someone elses' life is in danger there are tools readily available to use as defensive weapons.

The first thing you must realize and understand is that in a defensive situation every tool, every object may be used as a weapon, if you have the forethought and knowledge to use it as such.

Give a thought to the items you carry on your person and in your truck that may be used in a defensive encounter with an irate consumer.

It is my suggestion that each agent make a list of the things carried on their person and in their vehicle that may be utilized as defensive tools and how they may be used.

TRAIN TO BE GOOD, NOT LUCKY...

First, the goal of any defensive or improvised tool used is to get an attacker away and or keep them away. Some tools to do this with, other than knives, are pens, both "Tactical" and non-tactical lower profile brands such as Cross, Zebra or Sharpie made with solid aluminum barrels are best. Small handheld flashlights serve a dual purpose as both navigation tool and improvised defensive tool. Other options include common work tools and items such as hammers, wrenches, power cords or even a small fire extinguisher kept in the cab of the vehicle. While working assignments in your vehicle the sharp edge of an iPad or even the windlass of a CAT-T tourniquet used like a Kubo tan can act as expedient defensive tool if necessary.

Regardless of the improvised tool, methods to effectively apply these tools in defense of life should be studied, reviewed, and practiced by all members of the asset recovery industry on a regular basis.

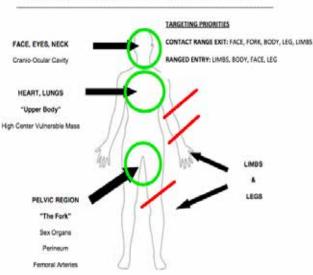
Improvised tools fall into two categories, penetrating or impact applications creating blood loss, like with sharp edged tools, or causing blunt force trauma; force delivered into the opponent. Where we penetrate or impact the attacker is important regarding rapid cessation of attack or incapacitation of the attacker.

When in contact with the attacker such as a standing grapple or clinch, the face, eyes, and neck should be the primary targets providing a strong psychological response and desire on the part of the attacker to disengage. If the head region cannot be easily reached the "fork", or between the legs, offers a target rich environment for penetration and impact which also sends a strong psychological message to disengage.

If distance or range is present, apply the penetrating or impact force of the improvised tool to the incoming limbs (hands/arms) to dissuade the attacker. If possible, avoid the face and head concentrating on targeting the body and legs as range allows. Remember, the torso is muscled, has bone protecting the best organs and penetration must be deep to cause sufficient fight stopping damage. Because of this, stick to "surface targets" like the areas of soft tissue and fork with improvised tools.

Awareness and observation of what's available in your daily environment will allow you to find and utilize improvised defensive tools and objects. If you are forced to protect yourself or someone else, be willing to do damage, demonstrate aggressive intent and remember multiple strikes may be required. Don't stop until the aggressor has gotten off you and is staying away providing you the opportunity to escape.

Train to be good, not lucky.





Ron L. Brown Education Committee Chair Allied Finance Adjusters Conference

SWITCHES & TIMERS

A switch is a target that causes immediate stoppage (brain & brainstem). A timer requires a period of time, in which the aggressor can continue to attack, before stopping (circulatory, respiratory & musculoskeletal system). With defensive edged weapon usage switches may include the eyes, heart and brainstem. All other targets fall into the timer category requiring blood loss and sufficient blood pressure drop before the attacker stops aggression. Psychological and structural/mechanical damage i.e. musculoskeletal stoppage is possible but cannot be relied upon. The use of drugs such as methamphetamines and beth safts create attared mental states that have demonstrated subjects disemboweing themselves, burning themselves and sustaining injury that conventional thinking and martial dogma would consider guaranteed "fight stoppers", but were not. The human animal has proven time and again that it can sustain massive amounts of trauma and continue fighting. Train to be good, not lucky.

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. Become a CALR Supporter or Member Today! Visit www.CALR.org for more information or call (818) 945-CALR (2257) Marcelle Egley - President

Carolina Finance Adjusters (CFA)

Become a CFA Supporter or Member Today! For more information www.carolinafinanceadjusters.org or call (843) 760-0520 **Scott Chambers - President**

Georgia Association of Licensed Repossessors

It is with great pleasure that we are able to announce the newly formed Georgia Association of Licensed Repossessors (GALR). For information about becoming a member contact us at: Phone: (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 have our website up and running at http://www.michara.net/. Now that we have our website up, we will be looking into adding additional functionality to it.

We have been facing an issue of potential concern in Michigan regarding having a Trust Account set up for collections of monies, even though most repossession companies in Michigan do not collect money on behalf of the client. The State of Michigan is regulated by the Collections Practices Board, and they meet twice a year. Members of MARA attended both meetings, of which the first was cancelled due to a lack of a quorum. In the second meeting, the public is allowed to bring up concerns to the board, but the interesting part is the public is allowed to speak to the board, but the board is not allowed to respond or have any conversation with the public regarding the issue or concern brought up. I brought up my concern asking if the board will require repossession companies to have a trust account, the board did not speak on this issue, but an advisory member of the board did speak with me after the meeting. I asked her if she could explain the interpretation the board is making regarding the trust accounts or any other regulation and the response was the board cannot and will not give the public their interpretation of the law, that is up to each individual or company to interpret for themselves. I found this quite interesting that the makers and enforcers of the rules will not inform the companies they regulate of their interpretation, when the law is ambiguous. For other States out there with a local regulating agency, I would highly recommend attending their meetings, so you have a better understanding of how your local regulators operate and make decisions regarding your business, which in turn will enable you to make the best decisions regarding your business.

MARA officers are: Brian Tolstedt (Tolmite Recoveries) – President; Roxanne Harris (E&R Recovery) – Vice President; Rose Ross (Antrav Recovery) – Treasurer; Christy Smith (Midwest Recovery) – Secretary

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.

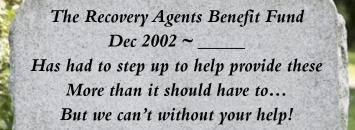
Contact: Kayihan Seran, President, Northland Recovery Bureau, 1800 Highway 13 W, Burnsville, MN 55337

Phone: 952-303-4749, Website: www.mnarp.org, Email: info@mnarp.org

New York State Association Become a Member Today! Contact us at midnighttowing@optonline.net or call 631-588-3093. Salvatore LoDico - President

Texas Accredited Repossession Professionals (TexasARP)

Visit <u>www.TexasARP.org</u> for more information and on how to become a member. Stephanie Findley - President info@TexasARP.org



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



Coming off of the much-needed 1st quarter 2024 delinquency reduction in auto loans, we knew it was to be short lived, and it was. With Q2 finally getting published by the National Credit Union Administration in their aggregate credit union 5300 FPR financials report, we can see that we're almost right back to where 23' finished. And charge off, well it's getting ugly.

As has become the norm, National Credit Union Administration (NCUA) released their aggregate credit union 5300 FPR financials

report almost three weeks before the end of the next quarter. But, better late than never. And with what has been reported, it is clear that the climb in loan delinquency that follows the 1st quarter is in full swing.

Portfolio Balances

Even if the credit union industry had managed to hold their portfolio balances in check, delinquency ratios in Q2 24' would have risen. But, with their combined balances dropping from \$491B to \$490B, the impact of the seasonal rise in auto loan delinquency in Q2 Is even more dramatic.

While only a minor blip in things, new auto loan balances reduced from \$171B to \$168B, a 1% reduction. This shows just how bad the combined impact of poor sales combined with manufacturer promotional rates and discounts have impacted auto loan balances. While this reduction is fairly benign, its impact on portfolio credit quality is telling. Delinquency ratios on new autos are almost half of those of used.

With the auto industry having a rough summer and credit unions continuing to suffer from low auto loan production, there is no reason to believe we are in for a long trend in production. Even if lenders could outrun rising delinquency ratios by high loan production, it's just not going to happen this year. I predict another 1% drop in portfolios balances by the end of Q3.

30 Day Delinquencies

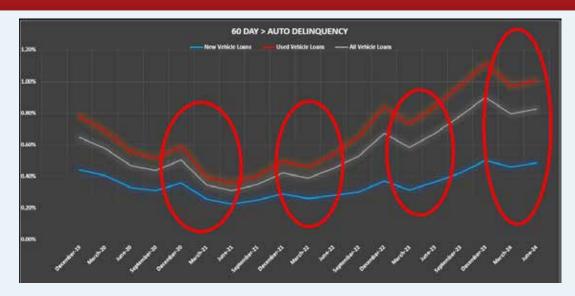
With the seasonal drop in delinquency experienced in Q1 well behind us, I had predicted that 30-day auto loan delinquencies would finish Q2 at a combined used and new auto balance of \$6.8B with a ratio of 1.38%. Well, I was almost spot on. The delinquency ratio finished at 1.39% and \$6.8B.

In Q3 of 2023, we saw this bucket rise by \$775M, a 14% increase from Q2. Assuming similar results, I could be wrong, but I predict we will see a similar increase and finish Q3 at \$7.2B with a delinquency ratio of 1.54%. While this category isn't the primetime number of reportable delinquency, it is the canary in a coal mine of what is to come.

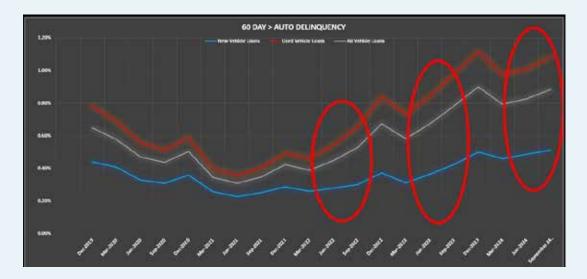
60 Day + Delinquencies

Reportable delinquency; the big show in delinquency, the heart of all repossession activity and the spawn of charge off losses. Last June I had predicted that the 2nd quarter's delinquency would finish almost back to where 23' had ended at \$4.3B with a delinquency ratio of 0.90%.

NCUA DATA SHOWS AUTO LOAN DELINQUENCY ABOUT TO EXPLODE



As it turns out, I was way off! It only rose by \$145M. With a delinquency ratio of 0.83% it was almost held flat. I suspect there is some reason for this, but I'll get to that later in this article.



Undaunted by my failure, I will again stick my head out there and maintain the seasonal average as the best source of assumption and predict that Q3 reportable delinquency will finish at \$4.4B with a ratio of 0.92%, almost right where 2023 ended.

180+ Days Delinquent

Pretty much everything over 180-days delinquent in auto loans is dead meat. It's charge off is inevitable and its reductions are drawn primarily through liquidated repossessions and charge off. Last June I had predicted that the 2nd quarter would finish at \$606M with a ratio of 0.12%. It was again much lower than I projected and finished at \$524M with a ratio of 0.11%.

For Q3, I predict that we will see a spike with an 18% increase to \$622M with a ratio of 0.12%. As previously mentioned, if portfolio balances decrease, the ratio will be heavily affected. As mentioned, charge off plays a major role in the substance and balances in this category and as you are about to see, there appear to be some major changes going on out there.

Continued on page 12

Charge-Off

I haven't really dived very deep into charge off in my past years delinquency reporting and projections, but I noticed something rather startling in Q2's reporting. Gross combined auto loan charge-off for Q2 finished at \$7.5B from q1's \$3.8B. This is almost where it was at the end of Q3 of 2023. I predict that by the end of Q3, we will see it at at least \$3.5B. That's almost as high as the whole previous year with an additional higher quarter to go.

Overall portfolio charge off is getting man handled by unsecured loans as well and if this trend of 50%+ quarter over quarter continues, we will exceed Q4's cumulative \$11.5B by the end of Q3. If resumed, it will explode to an estimated \$17.5B by year end! Time will tell if this trend of enhanced charge off levels continues, but it is impacting delinquency ratios, especially in the aforementioned reportables and 180 days + delinquency tranches.

Summary

Unless you're working in a closed segment credit union whose members are sheltered by government employment, you are probably feeling the strain of this rising delinquency in ways you may not have experienced since the Great Recession. However, since the Great Recession ended over a decade ago, you are probably in a minority in the collections world.

As we muddle through the softening economy, we will likely see some rises in unemployment that will bring many of these predictions to fruition. As it is, even with softer inflation numbers, people are struggling.

While credit union Visa card balances dropped during the 1st quarter of 24', mostly from tax refunds and annual bonuses, they climbed back up to Q4's \$82B by the end of Q2. But delinquency in this product will probably climb by another \$2B a quarter throughout the rest of the year.

First mortgages are beginning to show signs of stress as well. Q2 finished at \$3.5B in reportables with a delinquency ratio of h%. This is the highest it has been since the NCUA began offering the aggregate reports.

These are not the signs of a healthy economy. These are the signs of an economy struggling to stay above water.

And while we suffer through another election cycle, we have a press that keeps us distracted from these facts with the usual political bilge. Reality has again become politicized and it's not a convenient time to discuss the struggling state of the economy for some.

They keep reporting of the strength of the economy but, for those of us up to our necks in it, we can see the truth. It's not getting better in the lending world and even with the Fed preparing to lower prime rate, it'll be band aids on bullet holes for the damage already done.



Kevin Armstrong Publisher

THE NATIONAL INSTITUTE FOR OCCUPATIONAL SAFETY AND HEALTH (NIOSH)

Reducing Illicit Drug^{*} Exposure: Safety Measures for First Responders

EXPOSURE CAN HAPPEN, PROTECT YOURSELF.

DO NOT:



Do not touch or disturb white powder or liquid.



Do not eat, drink, smoke, or use the bathroom while working in the area.



Do not use hand sanitizer. It does not remove illicit drugs and may increase exposure.

DO:

Wear proper PPE to prevent exposure.



Call HAZMAT or DEA if large amounts of suspected illicit drug products are visible. Have emergency services on standby.





Allow only properly trained personnel in the appropriate PPE to perform field testing.



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Centers for Disease Control and Prevention National Institute for Occupational Safety and Health

*Illicit drug products include but are not limited to opioids, cocaine, cannabinoids, methamphetamines, heroin, and cathinones. Learn more at: cdc.gov/niosh/topics/fentanyl/risk

REPO2024 AWARDS GIVEN BY ALLIED AT THE ANNUAL CONVENTION

At this year's annual conference, we presented awards to several deserving Individual's.

Richard Loden received the Paul J. Leleu Achievement Award.

This award exemplifies the members' loyalty, harmony and integrity to the association, its clients and members. The member's ability to promote, educate and harmonize the relations between clients, adjusters and the member's integrity toward the promotion of the repossession profession. "To live in the hearts we leave behind, is not to die" Attributed to Paul J. LeLeu

Richard works very hard to help keep the Allied expenses down every year and he is the first one to say, "that is not in the budget."

The Behind-the-Scenes Award was presented to Tim Koskovics and Scott English this year.

This award exemplifies and recognizes those people that dedicate their time and efforts to assist in the day-to-day operations that move this association forward. For dedication, energy and thoughtful advice, guiding Allied Finance Adjusters to be the industry's premier trade association.



We had the opportunity to have a booth at NARS this year and Tim stepped up and helped work the booth and is always there to help when needed.

When we need phone calls made to other members Scott English is there to help make those calls.

In a time of the tragic loss of our fellow brothers in the field, Jason Kirby helped create a go fund me account and get the funds to the family. He also let Allied know of the details of what happened surrounding this tragic even, so that we could get the information out to other members for that we presented him with the Humanitarian Achievement Award.

This award is representative of the principles and practices of the individuals striving to improve the welfare of the recovery profession. In recognition of the selfless efforts to come to the aid of our fellow man, our profession and to give the comfort to those in need.

Industry Relations Achievement Award which exemplifies the members' excellence in improving standards, quality, performance and awareness of Allied Finance Adjusters between clients and members. Ron Brown received this award. He refers several clients to our members, and he is always working on getting new information out to our members. He is also willing to promote Allied in any way possible, such as offering to share a booth at several conventions.

Insight LPR has stepped up with sponsorship over the last couple of years and attended our annual and midyear conferences, so it was only fitting that they receive the Vendor of the Year Award, which exemplifies the vendor's excellence in improving standards of quality, performance and awareness of Allied Finance Adjusters.



REPO2024 AWARDS GIVEN BY ALLIED AT THE ANNUAL CONVENTION

Golden Achievement Award exemplifies the members' excellence in improving the standards of the quality, performance and awareness of Allied Finance Adjusters between clients and its members.

Peggy Chapman is always willing to help anyone in the industry, and she never cuts corners when it comes to getting the job done. She is a prime example of what a true leader is in our industry.

Chad Buchanan is always making friends with the people in our industry everywhere he goes. He points out the positive about the people that he meets and gives any advice that he can to help them in their business for that he was awarded the Leo L. How Award. This award exemplifies the members' exemplification of qualities of friendship, brotherhood and goodwill. Qualities typified by the late Leo. L How of Seattle Washington.

Lorna Lou Barnes Award exemplifies the member and

recognizes trailblazer in our association. The recipient of this award has found a creative way to accomplish a goal or new idea with minimal costs, bringing maximum benefits to the members and growth of Allied Finance Adjusters.

This year's recipient of the Lorna Lou Barnes Award was Stephanie Findley. She is very passionate about our industry and what she believes in. She was a member of the Allied and was on the board, and then left the association. She has now rejoined and has been pushing for many contract and regulation changes for everyone in the industry. (From what I have read and learned about Lorna Lou Barnes, she was on the EC of Allied and then left Allied for a while and came back to the Association also with lots of new ideas), so this is as if this member is Lorna Lou reincarnated...

The Heart of Allied Award: This award exemplifies someone in Allied who is always willing to help any member and does everything that they can to their fullest.

This year's recipient has had a very rough year with death and illness in her family and still was helping Allied members by answering the phone and making sure that you get your questions answered all while sitting by relative's hospital bed and she helps to keep our EC organized during our meetings, with that being said this award was awarded to Stephanie Mitchell.

This year the RABF recognized several clients for their continued financial support of the RABF.



Brain Russell from

GM Financial

Tiny Sabastion from Credit Acceptance



2024 MIDYEAR CONVENTION IS SET FOR OCTOBER 27-29, 2024

We will have a full day of locksmithing classes on the 28th. There will be information on NASTF, Lichi, and hands-on programming. We will be going over to Speedy Recovery for a great lunch and hands on programming.

On Tuesday, we will have training with our in-house attorney Machelle Morris and then training with Ron Brown before we go into our meeting that afternoon.

Both nights we will have a get together to have some networking and unwind time. You do not have to be a member to attend and we would encourage you to join us. The cost is only \$100.00 for members, \$200.00 for non-members and \$50.00 for the

Locksmithing class. (Where else can you get good food and good company for that price?) Get registered today! To register for the convention got afarepo.com click on convention and then Midyear. Hotel and registration can be done from the website.

Or you can call the hotel at **1-800-331-5731**, but make sure and use the group code **GSAFA24** so that Allied gets the credit for you and you get a discount. Don't wait, register and get your room while they are still available.

ALLIED 2024 MIDYEAR CONVENTION TENTATIVE AGENDA

Sunday, October 27th

AM	Travel
3:00 pm - 6:00 pm	Registration

Monday, October 28th

7:00 am - 8:00 am	Continental Breakfast Registration open
8:00 am - 9:00 am	Introductions and opening
9:0 0 am - 9:15 am	Break
9:15 am -10:30 am	NASTF
11:00 am -11:30 pm	Bus to Locksmithing
12:00 pm- 1:00 pm	Lunch
1:00 pm - 3:00 pm	Locksmithing Hands on Lishi
3:00 pm - 3:30 pm	Lishi Timed Challenge
3:30 pm - 5:00 pm	Programming KM 100, Autel Im608, Auto Pro Pad, Smart Pro
5:00 pm	Bus ride back to Golden Nugget or when finished
6:00 pm - 8:00 pm	Cocktail Party

Tuesday, October 29th

8:00 am - 9:00 am	Breakfast
9:00 am - 9:45 am	George Badeen/Machelle Morris
9:45 am - 10:00 am	Vendors speakers
10:00 am - 10:15 am	Break
10:15 am - 11:30 pm	Training Ron Brown
11:30 am - 12:30 pm	Committee Meetings
12:30 pm - 1:45 pm	Lunch
2:00 pm - 5:00 pm	Board Meeting
6:00 pm - 8:30 pm	Cocktail Party and Food



RECOVERY SPECIALIST INSURANCE GROUP



Please note the agenda is tentative

and subject to change as speakers and content are added.

ALLIED MID-YEAR

Las Vegas, NV • October 27th – 29th • The Golden Nugget Hotel & Casino

Look forward to locksmith day at Mid-Year 2024

Matt Freeman, chairman of locksmith committee, is working along side Royal Key Supply for all of your locksmithing needs. Thinking about keys, just getting started or looking to advance your current locksmith program....we will have something to learn for everyone. There will be hands on training with cars on site for programming and Lishi practice.



Billie Jo Stoddard

Mark Maupin

Our journey began 25 years ago in the repossession industry. Since 1994, we have immersed ourselves in the repossession business, eventually purchasing our own repossession company in 2008. After years of hard work and dedication, we sold this company in December 2021. Throughout this time, we discovered that the most profitable aspect of our business was in cutting and programming KEYS.

With expert knowledge in key cutting and programming, we decided to expand our horizons. In 2018, we established Keymotive Inc, a mobile locksmith business serving Dallas and Houston. Our expertise quickly gained traction, and today, Keymotive is cutting and programming approx. 950 keys per month for Auto Auctions, Dealerships, and Repossession Companies.

In 2023, we launched Royal Key Supply, an online automotive locksmith supply store. This new venture was driven by several key motivations: to sell off unused inventory, to leverage bulk purchasing to reduce costs, and to create a one-stop key supply store with competitive pricing. Our goal is to eliminate the need to shop around with multiple suppliers, providing convenience and value to our customers. We are committed to making Royal Key Supply the best automotive locksmith supply store in the industry.

CONTACT

PHONE: 817-779-4758

WEBSITE: www.royalkeysupply.com

EMAIL: info@royalkeysupply.com

ON THE HORIZON-NASTF

Getting set up

Getting the login and set up for credentials and use. Attend the Mid-Year class for further instruction and assistance. NASTF will require address verification, two-step authentication and annual audits for compliance.

Day to day use

When to use NASTF and how to apply it to the field. NASTF provides key codes, and so much more, which is the ability to cut keys and so much more. NASTF will also provide a PIN, certain vehicles will require this PIN to complete key cutting process.

Future requirements

Moving forward all companies will be required to have NASTF. Royal Key Supply will be offering classes for the reposessor specifically designed to maximize profitability for all locksmithing endeavors.

REMINDERS FOR THE OFFICE

- Mark unit "unable to access"
- Request key approval
- > Utilize Lishi
- Utilize NASTF/programmer
- > After key complete, release and bill
- All clients billing procedures are different and will require specific items

2024 ANNUAL CONVENTION PICS



















18 • Professional Repossessor





















THE NATIONAL INSTITUTE FOR OCCUPATIONAL SAFETY AND HEALTH (NIOSH)

Reducing Illicit Drug^{*} Exposure: Safety Measures for First Responders

WHEN YOU SUSPECT ILLICIT DRUGS ARE PRESENT:



AMERICAN RECOVERY ASSOCIATION AND ALLIED FINANCE ADJUSTERS CONFERENCE INC. ANNOUNCE HISTORIC COLLABORATION TO STRENGTHEN INDUSTRY

FOR IMMEDIATE RELEASE - Date: September 18, 2024

Denver, CO, – In a significant step toward uniting industry leaders and fostering collaboration, the American Recovery Association (ARA) and the Allied Finance Adjusters (AFA) are pleased to announce a new collaboration aimed at addressing key industry challenges together. This historic move marks a shift toward greater cooperation between the two organizations, which have traditionally operated unconnectedly.

At an in-person meeting between ARA President Vaughn Clemmons and AFA President George Badeen, along with Marcelle Egley, ARA Vice President and Kayihan Seran, AFA 1st Vice President, a shared commitment to improving the industry's future was reinforced. Both associations recognized the growing need for unity in addressing common challenges, ranging from regulatory changes to industry sustainability, with the ultimate goal of better serving their memberships.

"This collaboration represents a new season for both organizations," said Vaughn Clemmons, President of ARA. "Today marks a historic moment where two great repossession associations stand united, not to lose our individuality, but to collaborate for the betterment of our members and the industry. Our collective power will shape a stronger, more resilient future for all. Our members deserve an industry that is not constantly driven by competition, but united by a common goal of progress and innovation."

The two associations are committed to fostering open communication, mutual respect, and collaboration on key initiatives, including legislative advocacy, educational programs, exploring new ways to support their memberships and addressing the pressing issues facing the industry.

In the past we have tried to do things together and had very little success. At this time, we feel the need for a strong united voice to put things forward in today's repossession market, said George Badeen, President of AFA. Allied has shared with other groups and has opened our online training to all at no cost. Our annual meetings have been joined with other groups and this collaboration has yielded a lot of success. We are excited about this collaboration with ARA as this will strengthen and create a united repossession industry. Most significantly each group with their own successes will keep their autonomy.

As part of this collaboration, ARA and AFA will jointly pursue initiatives that promote industry growth, innovation, and educational webinars, and shared resources for members.

About American Recovery Association

The American Recovery Association (ARA) is a national leader in the recovery industry, dedicated to setting the highest standards of professionalism and ethics. With a focus on education, advocacy, and innovation, ARA works to support its members and enhance the industry as a whole.

About Allied Finance Adjusters Conference Inc.

The Allied Finance Adjusters (AFA) represents a diverse group of professionals within the financial services and recovery industries. AFA is the oldest nation trade association of repossessors founded in 1936. Committed to promoting industry best practices, AFA provides its members with valuable resources, networking opportunities, and advocacy at both state and national levels.

For media inquiries, please contact:

Vaughn Clemmons

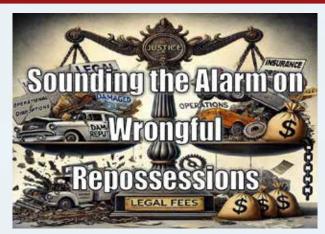
President, American Recovery Association Phone: 972-877-1130 Email: vaughn@houstonrepo.com

George Badeen President, Allied Financial Association Phone: 800-843-1232 Email: president@alliedfinanceadjusters.com





HNS RECOVERY SOUNDS THE ALARM: REPOSSESSION AGENCIES BLEED MILLIONS DUE TO WRONGFUL REPOSSESSION SUITS CAUSED BY CLIENT NEGLIGENCE



PLANO, TX - HNS Recovery, a leader in the repossession industry, is issuing a rallying cry to all repossession agencies nationwide to unite against the rising tide of costly and unjust litigation stemming from wrongful repossession suits. As it stands, repossession agencies are being dragged into court and forced to spend millions of dollars on legal fees, simply for executing repossession orders issued by clients. These orders, often riddled with errors or issued without proper verification, are placing the very survival of repossession agencies at risk.

This crisis is not of our making. Repossession agencies operate on the orders provided by clients, who bear the sole responsibility of ensuring the validity of these orders. Yet, when a repossession is challenged as wrongful, it is not the negligent client who shoulders the burden—it is the repossession agency, the very party that has acted in good faith and in full compliance with the law.

"This is an outrage," said Mike Aghyarian, CEO of HNS Recovery. "Repossession agencies are not in the business of adjudicating the validity of repossession orders and there are currently no avenues for verifying the debt. The same goes for the verification of active-duty service members who are on deployment. These are orders that we should not receive. We are service providers who act on the instructions given to us. And yet, we are being forced to pay the price for the negligence of others. This cannot continue."

The financial toll is staggering. **Millions of dollars are being siphoned from our industry**, not because of any wrongdoing on our part, but **because the current legal framework unfairly targets those who are easiest to blame—the repossession agencies.** As a direct consequence of these frivolous lawsuits, insurance costs have skyrocketed, further squeezing our industry and threatening the viability of our businesses. This must stop. The legal system must recognize that repossession agencies cannot and should not be held liable for wrongful repossessions that occur because of invalid orders issued by clients.

HNS Recovery is demanding immediate and decisive action. **We need to unite, now more than ever, to demand legislative change** that will put an end to this insanity. The law must be amended to explicitly protect repossession agencies from being held liable for wrongful repossessions caused by invalid orders. The negligence of clients cannot be allowed to continue to destroy our businesses.

As a first step toward achieving this crucial change, **Mike Aghyarian**, a key figure in the repossession industry, is already working to secure a meeting with Texas Governor Greg Abbott. This meeting will focus on taking a hard look at current state legislation and laying the groundwork for a path forward to federal legislation that will protect repossession agencies across the nation. The time for action is now, and we need strong leadership and swift legislative changes to protect our industry.

"We must stand together," continued Mike Aghyarian. "If we do not act now, we risk the future of our businesses and our industry. It's time to demand the protection and fairness we deserve."



Macomb County, MI – September 10, 2024 –

When a borrower is fighting to keep their car from being repossessed, they can get pretty desperate. One man's efforts to scare off the Repo Man blew up in his face when they called in the bomb squad.

On Tuesday morning at about 9am, the Macomb County Sheriff's Office arrived at a residence on the 24000 block of Bradford after a report of a suspicious device attached to a vehicle that was the subject of a repossession attempt.

The borrower, an unnamed 45-year-old township resident, had reportedly attached a propane tanks with wires wrapped around it to his vehicle and threatened that it would detonate of anyone touched it.

Upon investigation, officers took no risks and shut down the road and called in the Bomb Squad.

Taking all precautions, the members of the squad investigated the device and were fortunate to find that the wire lead to nothing and was only a decoy intended to frighten away any potential repossessor.

The borrower was taken into custody without incident and the sheriff's office recommended charges of creating a device representing or presented as an explosive, which is a five-year felony.

Authorities have confirmed there was no danger to the community, and no evacuations were required during the investigation. The situation has since been resolved, but the legal ramifications for the unnamed individual are still pending.

Source: Country Herald

HNS RECOVERY SOUNDS THE ALARM: CONTINUED

HNS Recovery urges all repossession agencies to contact their local representatives, join industry coalitions, and make their voices heard. Together, we can push for the necessary legislative changes that will safeguard our industry from the negligent practices of clients.

About HNS Recovery

HNS Recovery is a leading repossession agency committed to providing professional, empathetic and compliant repossession services. With years of experience in the industry, HNS Recovery prides itself on its integrity, efficiency, and dedication to upholding the highest standards of service.



Source: PR Newswire



SLIDE-IN UNIT





SPECIFICATIONS

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

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





Bronze Bushings

Frame Supports

Trailer Hitch

Complete Mounting Kit Tire Spacer Blocks

Motorcycle Attachment

STANDARD FEATURES

73" Subframe Electric Motor In Cab Remote Control Straps, Chains, & Ratchets

OPTIONAL FEATURES

Engine-Mounted Clutch Pump Kit Upgrade to 701 Series with 5,000 lb Wheel Lift 8,000 lb Drag Winch

Lift 400 lb Ćounter Weight Super Springs

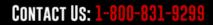
CHASSIS RECOMMENDATIONS

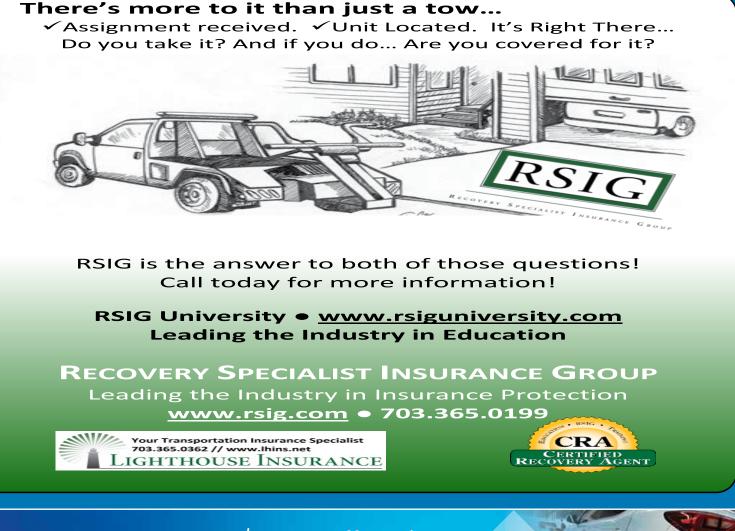
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THE TRAILS AND TRIALS OF AN ASSET RECOVERY SPECIALIST

By Ron Brown - Article from the CURepossessor



OMG... We repossessed the wrong vehicle!

It is 3:00 AM and the vehicle you are after is in the consumer's driveway, the license tag is a match, and it is the right color, but the VIN plate is covered with a napkin. You hook up and away you got...straight to the storage lot where you gain entry to the vehicle only to discover the VIN is to a vehicle other than the one you were after.

OMG... what do you do? You have repossessed the wrong vehicle. Do you return the vehicle? Did you call the police and report it repossessed providing your agency information? Do you take it to a church parking lot and dump it? All these thoughts run through your mind as paranoia begins to set in.

Do not think it cannot happen to you, it happened to me.

And the question is, have you ever prepared for this scenario by having a policy related to this issue?

In the event this would happen to you, and you discover a vehicle has, for whatever reason, been wrongfully repossessed, either by a mistake on your part or a mistake on the part of the lender or assignor of the repossession order, the following de-escalation policy is recommended by the members of the *Eagle Group XX/USA*.

LENDER or ASSIGNOR ERROR

- If the lender or assignor notifies you that the vehicle was repossessed due to an error or mistake committed by their entity or employee, follow the lender or assignor's instructions regarding the return of the vehicle to the consumer. Do not charge or request the consumer pay any money for any actions on your part including but not limited to repossession fee, towing fee, redemption fee, property inventory and/or storage fee, key fees, re-delivery fee. All charges associated with the repossession should be billed directly to the client.
- 2. Perform a thorough inspection of the vehicle completing a condition report and photographs of the exterior and interior of the vehicle.
- 3. Complete a full inventory of the contents of the vehicle and it is recommended that all personal property be photographed.
- 4. Make delivering the vehicle and all personal property back to the consumer a number one priority, putting all else aside until the vehicle has been re-delivered.

THE TRAILS AND TRIALS OF AN ASSET RECOVERY SPECIALIST

- 5. Have the consumer perform a visual inspection of the vehicle noting any alleged damage and sign off for the return of the vehicle and personal property. The receipt should be time/dated.
- 6. Advise the lender or assignor that the vehicle has been delivered and bill accordingly for all services rendered.
- 7. Have all employees involved in the repossession write a brief statement as to the occurrences being sure to time/date all actions.

AGENCY ERROR

- 1. Notify the local law enforcement agency of the error and that the vehicle will be immediately returned to the consumer.
- 2. Notify the consumer of the error and advise the consumer the vehicle will be returned immediately.
- 3. Perform a thorough inspection of the vehicle completing a condition report and photographs of the exterior and interior of the vehicle.
- 4. Complete a full inventory of the contents of the vehicle and it is recommended that all personal property be photographed.
- 5. Make the delivery of the vehicle and all personal property back to the consumer a number one priority, putting all else aside until the vehicle has been re-delivered.
- 6. Have the consumer perform a visual inspection of the vehicle and sign for the vehicle and personal property. The receipt should be time/dated.
- 7. Offer the consumer renumeration in a fair amount for any inconvenience related to the repossession making sure to pay by check with a release endorsement on the back of the check.
- 8. Have all employees involved in the repossession write a brief statement as to the occurrences being sure to time/date all actions.
- 9. Advise the lender or assignor of the occurrence and the status of the account and send a written statement with all relative documents attached.

This is a recommendation to assist in defusing a situation where there could be costly liability on the part of your agency, and it is best to prepare for it before it occurs. There are no guarantees that following the above recommendations will completely de-escalate the issue, but it will show that you had a written policy addressing the issue and that you attempted to make proper restitution for the error.

To avoid this situation, I suggest that your agency have a written policy, and all employees are trained...

NEVER MOVE A VEHICLE UNTIL YOU HAVE VERIFIED THE VIN. If the consumer hands you the keys and says, *"there it is, take it."* Do not move the vehicle until the VIN has been positively verified.



Ron L. Brown Eagle Group XX/USA

Alabama

Brewton Grace Recovery Services LLC Chris Pavey 24300 Highway 41, Brewton AL 36426 304-640-3887

Cleveland Estes Recovery, LLC Nicholas Estes 899 Low Water Bridge Rd., Cleveland, AL 35049 205-602-1565

Dothan Southeastern Recovery David Hughes 185 Loraine Rd., Dothan, AL 36301 334-671-1170

Oxford Southern Finance Adjustors, Inc. Andy Cowan 101 Sherman Dr., Oxford, AL 36203 256-831-4600

Pelham Alabama Auto Adjusters Inc. James W. Parker Jr. 2164 Pelham Pkwy., Pelham, AL 35124 205-733-0199

Theodore TJ'S Recovery LLC Thomas McCloskey 5681 Katherine Hankins Drive, Theodore, AL 36582 251-470-7111

Alaska

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

Arizona

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

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

Pinetop High Country Towing & Recovery Inc dba Navapache Asset Adjusters John W. TenEyck 612 E. White Mountain Blvd., Pinetop, AZ 85935 928-272-7800

Tucson *Automobile Recovery Services of Arizona, Inc.* Robert C. Bozarth 6775 E. Littletown Rd., Tucson, AZ 85756 520-747-0699 Yuma A&A Towing & Recovery Monty W Sanders 13711 S. Ave. 3E, Yuma, AZ 85365 928-581-8884

Arkansas

Cabot McMillin Recovery Jamie McMillin 1710 Hwy. 89E, Cabot, AR 72023 501-286-7963

Fort Smith Absolute Towing And Recovery, LLC Josh Niles 14904 Highway 71S, Fort Smith, AR 72916 479-434-6700

North Little Rock *Alert Recovery Inc.* Walter L. Justice Jr. 14514 MacArthur Dr., North Little Rock, AR 72118 **800-643-8362**

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

California

El Monte Nations Recovery Service Inc. Jason Reed 1864 Penn Mar Ave. South, El Monte, CA 91733 626-542-3115

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

Granada Hills Motion Repossessors, Inc. Michael Falk 11024 Balboa Blvd. #182, Granada Hills, CA 91344 818-780-3000

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

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

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

California

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

Modesto Four Star Recovery, Inc. Cheryl Goodban 1228 Doker Dr., Modesto, CA 95351 209-524-2854

North Highlands Solid Solutions 24/7, Inc. Scott Fornaro 6950 34th St. #230, North Highlands, CA 95660 916-979-5046

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

Colorado

Brighton *Top Dawg Asset Recovery LLC* Ryan Grassmick 5540 Newport St., Commerce City, CO 80022 **720-301-3320**

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

Pueblo Colorado Asset Recovery Specialists Dorothy D. Carroll 509 E. 11th St., Pueblo, CO 81001 719-569-7248

Connecticut

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

Florida

Fort Lauderdale Southpoint Auto Recovery Corp. Anthony Ramos 2296 W. St. Rd. 84, Fort Lauderdale, FL 33312 954-754-8539



Florida

Fort Meyers Sun West Recovery, Inc. Bryan Finn 28053 Mitchell Ave., Punta Gorda, FL 33982 941-637-0157

Fort Pierce Repossessions Inc. South Kathy Kelly 2007 N. Old Dixe, Ft. Pierce, FL 34946 772-461-0755

Gainesville Hyde N Seek Recovery, Inc. Scott M. English 4131 NW 6th St., Gainesville, FL 32609 352-336-5464

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

Lakeland *Florida Recovery Agency* Tina Glover 2600 Saluda Rd. #B, Lakeland, FL 33801 863-665-6195

Miami *Target Recovery, Inc.* Luz Maestre 10736 SW 188th St., Miami, FL 33157 **305-633-1666**

Kissimmee B&P Auto Recovery Services Janette Mojica 1431 Simpson Rd. #45, Kissimmee, FL 34744 407-851-3246

Orlando *Ketterle & Sons, Inc.* John Ketterle, Jr. 340 Fairlane Ave., Orlando, FL 32809 **407-851-3953**

Punta Gorda Southwest Recovery, Inc. Carolyn Alvarez 3061 Cardiff St., Punta Gorda, FL 33983 941-766-1300

Ruskin All Coasts Recovery Inc. Gerard Cashen 6409 US Hwy. 41, Ruskin, FL 33570 833-737-6326

Sarasota Action Towing & Recovery of Sarasota Vincent J. Payne 5439 Catalyst Ave., Sarasota, FL 34233 941-921-3443

Tavernier *Target Recovery Inc.* Luz Maestre 92425 Overseas Hwy 1, Tavernier, FL 33070 **305-633-1666**

Florida

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

Georgia

Albany Georgia Collateral Recovery Bureau, Inc. David Gabaldon 623 Fussell Rd., Leesburg, GA 31763 229-436-1448

Atlanta National Vehicle Recovery of GA, Inc. Penny Childers 5648 Mableton Pky., Atlanta, GA 30126 770-941-9283

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

Lithonia Speedy Recovery Services, Inc. Richard Grosvenor 6905 Chapman Road, Lithonia, GA 30058 770-484-6700

Loganville *Quick Recovery Services Inc.* Emily Hemmings 1031 Karlee Blvd, Loganville GA 30052 770-554-6474

Hawaii

Hilo BB Towing Asset Recovery LLC Paul K. Keolaokalani 888 Kalanianoale Ave., Hilo, HI 96720 808-640-8510

Idaho

Blackfoot State Recovery Davey Adams 738 Hwy 39, Blackfoot, ID 83221 208-785-6591

Idaho Falls *B/A Recovery Inc.* Jay Eaton 2070 N. Woodruff, Idaho Falls, ID 83402 **208-524-5463**

Nampa Gates & Associates Bruce Gates 604 N. 36th St., Nampa, ID 83687 208-461-5981 Cary

Illinois

Assets Biz Corporation Michael Terreault 302 Cary Point Drive, Cary, IL 60013 224-357-8823

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 2108 East 2nd St., 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

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

Peoria Mega Services, Inc. Casey Boulton 140 W. Queenwood Rd., Morton, IL 61550 309-266-8455

Indiana

Gary *Elite Towing and Recovery Inc.* Kyle Vottero 4520 Hayes St., Gary, IN 46408 **219-766-7376**

Indianapolis Peter P. Recovery Indianapolis IN Pete Benvenuti 3560 S. Madison Ave., Indianapolis, IN 46227 317-780-8902

Indianapolis Last Chance Wrecker & Sales, Inc. James W. Edsall IV 305 S. Tibbs Ave., Indianapolis, IN 46202 317-972-9651

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

Iowa

Des Moines Trainwell Creditors Service Ted Hansen 1418 E. Madison, Des Moines, IA 50313 515-264-9336

Iowa

Parkersburg Starlight Recovery & Investigations, LLC James Bellows 33617 6th St., Parkersburg, IA 50665 319-404-5519

Kansas

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

Wichita Prairie Land Services Troy Manzi 135 N. Elizabeth St., Wichita, KS 67203 316-219-2929

Kentucky

Lexington AA Repo dba Appalachian Auto Recovery Jordan T. Charles 351 United Court, Lexington, KY 40509 859-455-8257

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

Louisville *River City Adjustments* Landon C. Corolla 4107 Taylor Blvd., Louisville, KY 40215 502-367-1115

Louisiana

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

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

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

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

Louisiana

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

Slidell Spartan Recovery LLC Frank Dimitri II 110 Industrial Dr., Slidell, LA 70460 985-445-1185

Massachusetts

Springfield Recovery Zone Keith G. Burger 235 Mill St., Springfield, MA 01108 431-731-9663

Maryland

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

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

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

Michigan

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

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

Dorr North Star Recovery LLC Justin Nielsen 4210 Park St, Dorr, MI 49323 616-681-7070

Flint ER Recovery Roxanne Harris 1144 North Cornell, Flint, MI 48507 810-245-2650

Michigan

Saginaw Best Recovery Services Russ Eggers 3689 Fashion Square Blvd., Saginaw, MI 48603 989-792-8100

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

Warren *Tolmite Recoveries LLC* Brain Tolstedt 22772 Groesbeck Hwy., Warren MI 48089 586-288-3148

Minnesota

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

Missouri

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

Spingfield Alert Recovery Inc. (MO) Walter Justice Jr. 4363 W Calhoun Str Ste C, Spingfield MO 65802 800-643-8362

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 Linsenbardt 13501 NW Industrial Dr., St. Louis, MO 63044 314-739-8444

Montana

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

Nebraska

Grand Island *Mid Nebraska Recovery* Mark Stelk 402 W. 3rd Street, Grand Island, NE 68801 **308-384-8503**

Nevada

Las Vegas Recovery Network of Nevada Inc. Jami Madden 24 W. Mayflower Ave., North Las Vegas, NV 89030 702-737-6626

Las Vegas Speedy Recovery, Inc. Peggy Chapman 4517 Vandenburg Dr., North Las Vegas, NV 89081 702-632-0700

New Hampshire

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

Salem *New England Adjustment Bureau, Inc.* Steven Diantgikis 89 Lowell Rd., Salem, NH 03079 603-890-1160

New Jersey

Newark *The Peak Service Corporation* Robert Stankovitch 141 Lanza Ave., Garfield, NJ 07026 **856-786-7500**

New Mexico

Albuquerque 24/7 Recovery Tony E. Romero 2000 4th St NW, Albuquerque, NM 87102 505-550-5551

New York

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

Brooklyn *Tow Authority, Inc.* Frank Alfano 1908 Shore Parkway, Brooklyn, NY 11214 631-772-6224

Copiague Hooked Up Towing, Inc. Ralph Cahn 125 Lincoln St., Copiague, NY 11726 631-608-8015

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

New York

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

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

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

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

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

Queensbury BG Lenders Service, LLC Brian Granger 100 Park Road, Queensbury, NY 12804 518-792-5191

Rochester Advanced Recovery of New York Inc. Todd M O'Connor 178 Newbury St, Rochester NY 14613 585-266-5850

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

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

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

Syracuse Xtreme Auto Recovery, Inc. Joseph D. Abbass 17 Frederick St., Constantia, NY 13044 315-623-7444 Syosset Advanced Asset Recovery, Inc. Leticia Nunez 50 Price Pkwy, Farmington, NY 11735 516-308-7666

New York

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

North Carolina

Burlington Collateral Recovery Solutions, LLC Pete Guelho 1520 Industry Dr., Burlington, NC 27215 336-222-1771

Charlotte *123Recovery USA* Kevin C. Corcoran 624 Tyvola Rd. 103-108, Charlotte, NC 28217 **855-702-0900**

Garner Cardinal Recovery, Inc Leroy H Royer II 2339 Timber Dr. Ste. 207, Garner, NC 27529 919-398-4148

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

Wilmington Cape Fear Recovery Robert Rosak 5020 Carolina Beach Rd., Wilmington, NC 28412 910-791-8200

North Dakota

Bismarck Midwest Property Recovery LLC George Kuntz 910 Industrial Dr., Bismarck, ND 58501 701-255-4918

Mandan US Recovery Services Darrell Parsons 1016 17th Street NE.,Mandan, ND 58554 701-255-0533

Ohio

Cincinnati *King's Kars, Inc.* Lisa Matthews 3329 State Route 222, Batavia, OH 45103 513-797-8500



Ohio

Defiance Fisher Recovery Services Christopher A. Fisher S-134 County Road 4, Liberty Center, OH 43532 419-439-2225

Garfield Heights National Asset Recovery Specialists, Inc. Bryan Finn 4875 Osborn Rd, Garfield Heights, OH 44128 440-243-5242

N. Jackson USA Meridian Int'l Inc. Timothy Koskovics 13421 Mahoning Ave., N. Jackson, OH 44451 800-334-0866

North Royalton Monarch Recovery Angela Murdock 8700 Akins Rd, #6, North Royalton, OH 44133 440-237-1523

Sheffield Village *Iron City Recovery & Tow Inc.* Jorge Rodreguez 2150 Wedgewood Dr, Sheffield Village, OH 44054 440-377-5036

Toledo Professional Towing and Recovery LLC Matthew Freeman 4711 N. Detroit Ave., Toledo, OH 43612 419-214-0185

Oklahoma

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

Oklahoma City Con Sec Investigations Ron L. Brown 2519 NW 23rd St., Ste. 204, Oklahoma City, OK 73107 405-942-4152

Oklahoma City American Recovery Specialists Inc. Charles E. Wilson 3600 S. Prospect, Oklahoma City, OK 73129 405-843-7001 ext 101

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

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

Pennsylvania

Altoona *Our Enterprise Inc.* George Koeck 3437 Colonel Drake Highway, Altoona, PA 16601 **814-942-4213**

Hamburg VJ Wood Recovery LLC Vreeland Wood 450 S. Apple St., Hamburg, PA 19526 610-562-3408

North Versailles, *Interlink Recovery Services, LLC* Sean Tarr 800 Greensburg Pike, North Versailles, PA 15137 724-646-2700

Philadelphia Collateral Adjustment Corp, Inc. Christopher 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 *I R 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 972-287-9878

Texas

Houston Premier Adjusters Inc. Kyle Webb 1229 Buschong Street, Houston, TX 77039 281-442-0800

Rockdale Central Recovery Service LLC Jason Tarver 1112 S. FM 487, Rockdale, TX 76567 512-446-0318

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

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

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

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

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

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

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**

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 **262-662-046**7

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



Reducing Illicit Drug' Exposure: Safety Measures for First Responders

DON'T TAKE IT HOME.

After leaving a scene where illicit drugs were present:



Remove PPE.



Use soap and water to wash and rinse skin. Do not use hand sanitizer.



Remove contaminated clothes and shower immediately.

Launder all contaminated clothing. NEVER take contaminated clothes home.



Decontaminate or dispose of personal protective equipment per your department policy.



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EGATIVE TIL

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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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 2 Large Top Loading Compartments Self Centering Cross Bar

OPTIONAL FEATURES

Poly Plastic Fenders Twin Line Recovery Boom 8,000 lb Drag Winch Twin or Sling Line Winches with 54 Stroke Recovery Boom Straps, Chains & Ratchets FMVSS 108 Lamp Group

Diamond Plate Dress Up Kit Stainless Steel Ptylon Side Load Tool Boxes Motorcycle Attachment Gooseneck or 5th Wheel Attachment

CHASSIS RECOMMENDATIONS

Minimum Cab to Axel Max. Cab to Axel Tunnel Box Suggested GVWR

60" 108" 14,500 lbs



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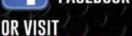
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Allied Finance Adjusters Conference Inc. is a nonprofit national association of individuals who own and operate repossession companies. We are committed to the promotion of excellence within our profession. Allied does this by educating our members 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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