



Mike Howk

Mr. Howk is the Industry Relations Manager for the Recovery Specialist Insurance Group (RSIG). He has been involved in the repossession industry for more than 25 years 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 Bachelors Degree, in 1977. In 1980, he graduated from Nova University in Florida with a Jurist Doctorate Degree and became a member of the Florida State Bar that same year.

He frequently serves as the Keynote Speaker to associations and groups of clients across the nation to further educate the industry on risk reduction and liability avoidance in repossession and collateral recovery. He was also involved in the development of the first insurance policy specifically designed for repossession agencies. Based on his work and research, he has developed extensive educational programs, which have become recognized as industry standards. Additionally, he teaches certification courses for specialist, including a 40-hour state-licensing course for recovery agents.

Mike joined the RSIG staff as their Industry Relations Manager in September 1999, after spending 17 years with American Lenders Service Company in a variety positions, including Vice President of Operations. Mr. Howk will be conducting the RSIG Training Certification Course and the administration of the certification examination at this year's conference.