



California Association of Licensed Repossessors
"CALR" A Not-For-Profit Since 1961

www.CALR.org

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



CALR Membership Directory Summer 2016



Last Update September 2016



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

CALR is pro-active in introducing and passing legislation in California. We are the largest and oldest state repossession trade association in the US. Many states look to California for guidance in enacting and passing legislation in their individual states including a leading platform for other states to enact recovery agency licensing.

REPOSSESSION AGENCY or RELATED INDUSTRY: In California and throughout the United States, we encourage you to join CALR and receive the same benefits that are offered to our members. Receive up to date information regarding your industry. Attend any or all of the many client seminars and conventions held throughout the year.

FINANCIAL INSTITUTION PROFESSIONAL: We offer up to date information concerning:

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

LAW ENFORCEMENT PERSON OR AGENCY: We provide sections relating to:

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

If you have any questions or comments, please contact us we love to hear from you!

Sincerely,

Marcelle Egley
CALR President





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CALR Board of Directors



Marcelle Egly - President
ABA Recovery Service
San Diego, CA



Jeff Ramirez - Past President
Midnight Express
Fairfield, CA



Mike Farhood - Vice President
Ames Victor Agency
Sylmar, CA



Joe Collins - Legislative Liaison
Legion, Inc.
Carson, CA



Michael Eusebio - Treasurer
Digital Dog Auto Recovery
El Dorado Hills, CA



Scott Patterson - Director
Scott Patterson Recovery
Ontario, CA



Keith Church - Director
All County Recovery
Bakersfield, CA



Robert Duesenberry - Director
Eagle Adjusters
Norco, CA



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CALR Members

Charter Member: Those persons who attended and took part in the beginning meetings that caused this association to be formed and were licensed by the State of California as a repossession agency or a qualified certificate holder.

Myles Weiss	Able Auto Adjusters	Hawthorne, CA	(310) 306-1555
William Maloy	William Maloy Company	Anaheim, CA	(714) 956-4820
Clifford Eaves	Sunset Detectives, Inc.	Las Vegas, NV	RIP 1920 – 1992
Jack Whaley	Jack Whaley Recovery	Poway, CA	RIP 1922 – 2011

Life Member: Those members who are over 70 and have been a member of CALR for at least 15 years.

Myles Weiss	Able Auto Adjusters	Hawthorne, CA	(310) 306-1555
William Maloy	William Maloy Company	Anaheim, CA	(714) 956-4820
Walter P. Burleson	U.S. Recovery Service, Inc.	Chino, CA	(909) 364-8511

Associate Member: Those persons who are currently employed by a "Regular Member".

Monty Cavalier	ABA Recovery Service	San Diego, CA	(619) 265-0525
Robert Duesenberry	Eagle Adjusters	Norco, CA	(909) 673-1005
Rodney Hewitt	Great Western Recovery Service	San Diego, CA	(619) 285-3880
Julio Rose	Bank Vehicle Locators & Recovery	Corona, CA	(951) 371-2847
Kevin McFall	William Maloy Company	Anaheim, CA	(714) 956-4820
Terri Stocks	Action Auto Recovery	Long Beach, CA	(800) 421-5528
Justin Zane	Zane Investigation, Inc.	Sparks, NV	(775) 337-8177
Kristen Ithurburn	Zane Investigation, Inc.	Sparks, NV	(775) 337-8177
Melonee Jose	ATR Services	Santa Rosa, CA	(855) 707-7376
Felicia Martinez	ATR Services	Santa Rosa, CA	(855) 707-7376
Leah Clegg	Towing San Diego, Inc.	San Diego, CA	(619) 722-6300

Affiliate Member Plus: Those persons, firms, corporations or associations who are an out of California repossession agency owner. These members received the same benefits as a "Regular Member".

David Sullivan	Presidential Recovery Services, Inc.	St. Paul, MN	(612) 504-0760
Barbara Scheele	Sun West Recovery, Inc.	Punta Gorda, FL	(941) 637-0157
Stephanie Findley	IR Services	Sugarland, TX	(832) 230-3813
Brad Adams	Absolute Adjusters	Houston, TX	(832) 622-3510
Mark Zane	Zane Investigations, Inc.	Sparks, NV	(775) 337-8177
Rita Sabin	Otto's Towing, Inc.	Portland, OR	(503) 498-8523
Shila Helmersen	Tri-State recovery, LLC.	Lake Havasu City, AZ	(928) 854-9042

California Association of Licensed Repossessors (CALR)

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

Phone: (619) 265-0525 / Fax: (619) 265-8659



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Affiliate Member: Those persons, firms, corporations or associations who are owners or employees of a business which is affiliated with the repossession industry.

Shannon	Carroll	CG Asset Recovery	Las Vegas	NV	(702) 564-6922
M Steven	Summs Jr	Summs Skip & Collection Service, Inc.	Virginia Beach	VA	(757) 463-7872
David	Handschin	How Adjustment Service, Inc	Bellevue	WA	(425-885-3700
Sam	Baker	Baker Recovery	Tulsa	OK	(918) 832-7181
Peggy	Chapman	Speedy Recovery	North Las Vegas	NV	(702) 632-0700
Larry	Davis	First Coast Florida Recovery	Jacksonville	FL	(904) 693-1152
K.L	Barnes	Dallas County Adjusters	Mesquite	TX	(972) 288-2222
Michael	Dressler	Kreis Adjustment & Investigation Service	Selinsgrove	PA	(570) 374-8950
Jaime	Hernandez	Phantom Towing & Recovery Corp	Ozone Park	NY	(718) 529-7914
Russ	DeWitt	Capital Adjuster, Inc	Austin	TX	(512) 836-8030
Frank	Fournier	Skyline Recovery Service	Northampton	MA	(413) 584-3432
Virginia	Theisen	V&J Inc	Detroit	MI	(313) 387-7995
Curtis	Reider	C&S Towing & Recovery	York	PA	(717) 848-8220
Ray	Franklin	National Locating & Recovery	Westover	AL	(256) 767-3250
Joseph	DeSimpliciis	Empire Auto Recovery	Plainview	NY	(516) 349-1100
Vaughn	Clemmons	Automobile Recovery Bureau	Houston	TX	(713) 869-6543
Ron	Keys	American Recovery Specialists	Fort Lauderdale	FL	(800) 783-4908
Ethan	Cohen	Speedie Recovery of South Florida, Inc.	Cape Coral	FL	(239) 458-4500
Chris	Burns	AGR Recovery	West Palm Beach	FL	(561) 336-2217
Anthony	Mojica	B&P Auto Recovery Service	Kissimmee	FL	(407) 851-3246
Juan	Herrera	Specialized Towing	Miami	FL	(305) 442-9696
Matt	Freeman	Professional Towing and Recovery	Toledo	OH	(734) 854-1736
Geno	Lee	Crybaby's Recovery	Norfolk	VA	(757) 446-8576
Deborah	Derosa	Dezba Asset Recovery Inc.	West Babylon	NY	(631) 845-1411
Vinnie	Payne	Action Towing & Recovery of Sarasota	Sarasota	FL	(941) 735-0331
Wayne	Maples	Concho Auto Recovery	San Angelo	TX	(325) 949-2874
Patrick	Stone	Select Asset Recovery Group LLC	Phoenix	AZ	(602) 254-5446
Terrance	Clayborne	CCAR	Huntsville	AL	(256) 658-0312
Steve	Santiago	US First Towing & Recovery Inc.	Ozone Park	NY	(718) 835-0200
Robert	Wilson	United Auto Delivery and Recovery, Inc	Collierville	TN	(901) 795-5044
Michael	D'Amelio	D'Amelio & Sons Inc. dba Anytime Recovery	West Palm Beach	FL	(561) 318-7072
William	Alvarez	Southwest Recovery, Inc.	Punta Gorda	FL	(800) 775-7376
Tom	Healey	American Collateral Recovery of Kansas City	Grandview	MO	(816) 767-8700
Starr	Sawalqah	Alpha Recovery	Phoenix	AZ	(602) 258-3298
Michael	Holliday	All Cities Recovery Agency	Madison	IL	(618) 876-0688
Joan	Hudson	ARB of Louisiana, Inc.	Shreveport	LA	(318) 797-5571
Robert	Winther	CUSA, Inc.	Arvada	CO	(303) 467-0940
John	Robb	Cascade Recovery	Portland	OR	(503) 519-2203

2016 CALR Summer Directory

ANAHEIM - CA

Company: William Maloy Company

Licenses: RA 207

Member: William Maloy *"Charter & Life Member"*

Address: 241 South Loara Anaheim, CA 92802

Phone: 714-956-4820

Fax: 714-956-0432

Email: wmmaloy@wmmaloyco.com

Website: www.wmmaloyco.com

QM: William Maloy

RAQ#: 207

Associate Member: Kevin McFall

ANAHEIM - CA

Company: **AB Recovery**

Licenses: RA 1781

Member: John Villanueva

Address: 1300 S. Anaheim Blvd Anaheim, CA 92805

Phone: 714-240-7666

Fax: 714-632-8095

Email: werecovery4you@gmail.com

Website: www.werecovery4you.com

QM: John Villanueva

RAQ#: 101064

BAKERSFIELD - CA

Company: **All County Recovery**

Licenses: RA 1729

Member: Keith Church

Address: 1111 Wallace Street Bakersfield, CA 93307

Phone: 661-489-3605

Fax: 661-215-5817

Email: allcountrecovery661@gmail.com

Website:

QM: Cristobal Ulloa

RAQ#: 101050

2016 CALR Summer Directory

CHINO - CA

Company: **U.S. Recovery Service, Inc.**

Licenses: RA 563

Member: Walter P. Burleson *"Life Member"*

Address: 13757 Seminole Drive Chino, CA 91710

Phone: 909-364-8511

Fax: 909-364-8611

Email: usrecovery@ccinet.com

Website: www.usrecoveryservice.com

QM: Walter Burleson

RAQ#: 101

CORONA - CA

Company: **All In One Adjusters**

Licenses: RA 1643

Member: Walter Moffatt

Address: 1191 Magnolia Ave #D297 Corona, CA 92879

Phone: 951-371-4500

Fax: 951-371-4355

Email: repo@allinoneadjusters.com

Website: www.allinoneadjusters.com

QM: Walter Moffatt

RAQ#: 100434

Associate Member: Julio Rose

EL DORADO HILLS - CA

Company: **Digital Dog Auto Recovery**

Licenses: RA 1229

Member: Michael Eusebio

Address: 3941 Park Drive #20-309

Phone: 916-235-9265

Fax: 916-235-5282

Email: michaele@digitaldog.us

Website: www.digitaldog.us

QM: Michael Eusebio

RAQ#: 100784

2016 CALR Summer Directory

EL DORADO HILLS - CA

Company: **Patrick K. Willis Company, Inc.**

Licenses: RA 717

Member: Patrick Willis

Address: 5118 Robert J Matthews Pkwy El Dorado Hills, CA 95762

Phone: 800-398-6480

Fax: 916-295-1433

Email: pwillis@pkwillis.com

Website: www.pkwillis.com

QM: Patrick Willis

RAQ#: 434

EL MONTE - CA

Company: **Nations Recovery Services, Inc.**

Licenses: RA 1002

Member: Jason Reed

Address: 1864 Penn Mar Avenue South El Monte, CA 91733

Phone: 626-542-3115

Fax: 626-542-3540

Email: jason@nationsrecovery.com

Website: www.nationsrecovery.com

QM: Jason Reed

RAQ#: 100438

FAIRFIELD – CA

Company: **Midnight Express**

Licenses: RA 735

Member: Jeff Ramirez **“CALR Bonded Member”**

Address: P.O. Box 775 Fairfield, CA 94533

Phone: 707-422-0993

Fax: 707-422-0979

Email: jpr@repossessor.com

Website: www.repossessor.com

QM: Jeffery Ramirez

RAQ#: 100199

2016 CALR Summer Directory

FRESNO - CA

Company: **Affiliated Recovery Service, Inc.**

Licenses: RA 738

Member: Barbara Bidy

Address: 4590 N. Bendel Avenue Fresno, CA 93722

Phone: 559-275-2226

Fax: 559-275-0546

Email: poppyhills@aol.com

Website: www.affiliatedrecovery.com

QM: Barbara Bidy

RAQ#: 100341

FRESNO - CA

Company: **One Way Tow, Inc.**

Licenses: RA 1458

Member: Kristin Herring

Address: 1558 N. Sierra Vista Avenue Fresno, CA 93703

Phone: 559-251-9600

Fax: 559-456-9827

Email: onewaytow1016@yahoo.com

Website:

QM: Matthew Herring

RAQ#: 100854

FRESNO - CA

Company: **West Coast Recovery Services**

Licenses: RA 1771

Member: Nickolas Hafen

Address: 4919 E. Dakota Ave. Fresno, CA 93726

Phone: 559-244-2526

Fax:

Email: westcoast.towing@hotmail.com

Website: www.lotcops.com

QM: Terri Stocks

RAQ#: 101074

2016 CALR Summer Directory

GARDEN GROVE - CA

Company: **A&D Adjusters, Inc.**

Licenses: RA 1683

Member: Dean Stair

Address: 13932 Seaboard Circle Garden Grove, CA 92843

Phone: 714-638-0800

Fax: 714-638-0828

Email: dean@andadjusters.com

Website: www.andadjusters.com

QM: Dean Stair

RAQ#: 101021

GARDENA - CA

Company: **Coastline Recovery Services**

Licenses: RA 993

Member: Scott Fornaro

Address: P.O. Box 88 Gardena, CA 90248

Phone: 310-965-0242

Fax: 310-965-0610

Email: info@coastlinerecoveryservices.com

Website: www.coastlinerecoveryservices.com

QM: Scott Fornaro

RAQ#: 100441

GRANADA HILLS - CA

Company: **Motion Repossessors, Inc.**

Licenses: RA 1567

Member: Michael Falk

Address: 11024 Balboa Blvd. Suite 182 Granada Hills, CA 91344

Phone: 818-780-3000

Fax: 818-780-3999

Email: info@motionrepossessorsinc.com

Website: www.motionrepossessorsinc.com

QM: Michael Falk

RAQ#: 100847

2016 CALR Summer Directory

HOMELAND - CA

Company: **A Reliable Recovery & Transport**

Licenses: RA 1468

Member: Eric Johnson

Address: P.O. Box 265 Homeland, CA 92548

Phone: 844-400-7376

Fax: 951-824-1586

Email: legalthief@verizon.net

Website: www.areliablerecovery.com

QM: Eric Johnson

RAQ#: 100858

IMPERIAL - CA

Company: **Pirahna Collections**

Licenses: RA 1406

Member: James Tucker

Address: 467 W. Aten Road Imperial, CA 92251

Phone: 760-604-4110

Fax: 760-353-1780

Email: pirahnacollections@yahoo.com

Website:

QM: James Tucker

RAQ#: 100819

LIVERMORE - CA

Company: **Champion Recovery Service**

Licenses: RA 1688

Member: Lance Inderbitzen

Address: P.O. Box 2145 Livermore, CA 94550

Phone: 925-606-7376

Fax: 925-606-7377

Email: championrecoveryservice@gmail.com

Website:

QM: lance Inderbitzen

RAQ#: 101046

2016 CALR Summer Directory

LOS ANGELES - CA

Company: **Able Auto Adjusters**

Licenses: RA 112

Member: Myles Weiss *"Charter & Life Member"*

Address: 12619 Daphne Avenue Hawthorne, CA 90250

Phone: 310-306-1555

Fax: 310-821-7535

Email: mweiss@ableautoadjusters.com

Website: www.ableautoadjusters.com

QM: Myles Weiss

RAQ#: 112

LOS ANGELES - CA

Company: **Key Auto Recovery**

Licenses: RA 147

Member: Joe Scharlin

Address: P.O. Box 191 Van Nuys, CA 91402

Phone: 818-989-4100

Fax: 818-889-6936

Email: 247autorecovery@sbcglobal.net

Website:

QM: Joe Scharlin

RAQ#: 147

LOS ANGELES - CA

Company: **Action Auto Recovery**

Licenses: RA 641

Member: Chuck Cowherd

Address: 2436 E. 4th Street Long Beach, CA 90814

Phone: 800-421-5528

Fax: 562-989-1414

Email: action@repobiz.com

Website: www.repobiz.com

QM: Terri Stocks

RAQ#: 101074

Associate Member: Terri Stocks

2016 CALR Summer Directory

LOS ANGELES - CA

Company: **Knight Recovery**

Licenses: RA 984

Member: Bob Forester

Address: P.O. Box 130 Norwalk, CA 90651

Phone: 855-511-7376

Fax: 866-810-5899

Email: knightrecoveryca@gmail.com

Website: www.knightrecovery.com

QM: Bob Forester

RAQ#: 100426

LOS ANGELES - CA

Company: **24/7 Auto Recovery**

Licenses: RA 1345

Member: Leticia Oliver

Address: P.O. Box 2250 Temple City, CA 91402

Phone: 626-350-2241

Fax: 626-350-2243

Email: 247autorecovery@sbcglobal.net

Website:

QM: Leticia Oliver

RAQ#: 100763

LOS ANGELES - CA

Company: **L.A.W. Recovery**

Licenses: RA 1413

Member: Misti Benarbachian

Address: 3371 Glendale Blvd. #148 Los Angeles, CA 90039

Phone: 323-913-9600

Fax: 323-913-9666

Email: misti.ben@gmail.com

Website: www.lawrecoveryla.com

QM: Misti Benarbachian

RAQ#: 100916

2016 CALR Summer Directory

LOS ANGELES - CA

Company: **All Valley Dealer Auto Auction, Inc.**

Licenses: RA 1431

Member: Vahe Soghomonian

Address: 7331 laurel Canyon Blvd. North Hollywood, CA 91605

Phone: 818-859-5807

Fax: 818-391-8338

Email: davet@avdaa.com

Website: www.avdaa.com

QM: David Taylor

RAQ#: 100860

LOS ANGELES - CA

Company: **Legion, Inc.**

Licenses: RA 1731

Member: Joe Collins

Address: 603B University Drive PMB 287 Carson, CA 90746

Phone: 800-995-2657

Fax: 800-557-8681

Email: blackbart1110@gmail.com

Website:

QM: Aleta Collins

RAQ#: 100993

LOS ANGELES - CA

Company: **C.A.R.S. Complete Automotive Recovery Service**

Licenses: RA 1757

Member: Chuck Palazzolo

Address: 5449 N. Peck Road Arcadia, CA 91006

Phone: 626-443-2277

Fax: 626-443-1093

Email: chuck@carsrecoveryla.com

Website: www.carsrecoveryla.com

QM: Chuck Palazzolo

RAQ#: 100681

2016 CALR Summer Directory

NEWPORT BEACH - CA

Company: **National Liquidators**

Licenses: RA 1619

Member: Cindi Davila

Address: 2633 W Coast Highway #82 Newport Beach, CA 92663

Phone: 949-631-6715

Fax: 919-631-8364

Email: davilac@natliq.com

Website: www.natliquidators.com

QM: Cindi Davila

RAQ#: 101077

OCEANSIDE - CA

Company: **All City Recovery Service, Inc.**

Licenses: RA 1257

Member: Robert Feller

Address: PMB 243 7668 El Camino Real #104 Carlsbad, CA 92009

Phone: 760-757-1309

Fax: 760-757-1399

Email: bob54@allcityrecovery.com

Website: www.allcityrecovery.com

QM: Nancy Feller

RAQ#: 101042

ONTARIO – CA

Company: **Eagle Adjusters**

Licenses: RA 1749

Member: Cindy McDaniel

Address: 2834 Hammer Ave. #132 Norco, CA 92860

Phone: 909-673-1005

Fax: 909-923-3002

Email: eaglerepo@msn.com

Website: www.eagleadjusters.net

QM: Daniel Deusenberry

RAQ#: 101076

Associate Member: Robert Duesenberry

2016 CALR Summer Directory

OXNARD - CA

Company: **Simon Says Repossession**

Licenses: RA 1742

Member: Simon Camarillo

Address: P.O. Box 7457 Oxnard CA, 93031

Phone: 805-624-6109

Fax: 805-624-5216

Email: repo@simonsayservices.com

Website: www.simonsaysrepossession.com

QM: Simon Camarillo

RAQ#: 101073

PALM DESERT - CA

Company: **AE Recovery, Inc.**

Licenses: RA 1708

Member: Graham Wheeler

Address: 44489 town Center Way #D460 Palm Desert, CA 92260

Phone: 800-336-7104

Fax: 760-459-2011

Email: palmspringsrepo@gmail.com

Website: www.palmspringsrepo.com

QM: Graham Wheeler

RAQ#: 101057

PORTERVILLE - CA

Company: **Access Recovery Services, Inc.**

Licenses: RA 1595

Member: Christi New **"CALR Bonded Member"**

Address: 39 E. Cleveland Avenue Porterville, CA 93257

Phone: 559-359-8804

Fax: 559-783-8634

Email: recovery@accessrepo.com

Website: www.accessrepo.com

QM: Christine New

RAQ#: 100859

2016 CALR Summer Directory

RANCHO CUCAMONGA - CA

Company: **Scott Patterson Recovery**

Licenses: RA 955

Member: Scott Patterson

Address: P.O. Box 44551 Ontario, CA 91761

Phone: 909-941-9810

Fax: 909-941-9820

Email: werepou@msn.com

Website: www.pattersonrecovery.com

QM: Scott Patterson

RAQ#: 100402

RANCHO MIRAGE – CA

Company: **Link's Recovery Service**

Licenses: RA 1592

Member: Lincoln Walker

Address: 72- 877 Dinah Shore Drive #103 Rancho Mirage, CA 92270

Phone: 760-851-0399

Fax: 760-300-3850

Email: links1592@hotmail.com

Website:

QM: Lincoln Walker

RAQ#: 100958

RIVERSIDE – CA

Company: **Bank Vehicle Locators & Recovery**

Licenses: RA 1021

Member: Gary Headlund

Address: 317 E. Grand Avenue Corona, CA 92880

Phone: 951-371-2847

Fax: 951-371-0308

Email: headlund@earthlink.net

Website: www.bvlrecovery.com

QM: Gary Headlund

RAQ#: 100467

2016 CALR Summer Directory

RIVERSIDE - CA

Company: **Paradigm Recovery**

Licenses: RA - 1686

Member: Daniel Guardia

Address: 10565 Limonite Avenue Suite 1A Mira Loma, CA 91752

Phone: 951-332-6980

Fax: 951-332-6984

Email: paradigmrec@yahoo.com

Website:

QM: Daniel Guardia

RAQ#: 101000

RIVERSIDE - CA

Company: **Allwest Auto Recovery, Inc.**

Licenses: RA 463

Member: Gary Parker

Address: 4800 Commerce Riverside, CA 92507

Phone: 951-784-6800

Fax: 951-784-6767

Email: allwst@pacbell.net

Website: www.allwestautorecovery.com

QM: Gary Parker

RAQ#: 463

RIVERSIDE - CA

Company: **Secured Collateral Management**

Licenses: RA 1020

Member: Tim Williams

Address: 19510 Van Buren Blvd Riverside, CA 92506

Phone: 951-776-0820

Fax: 951-789-6380

Email: twilliams@securedcollateral.com

Website: www.securedcollateral.com

QM: Timothy Williams

RAQ#: 100708

2016 CALR Summer Directory

SACRAMENTO - CA

Company: **Absolute Adjustment Service, Inc.**

Licenses: RA 1269

Member: Michael Pratt

Address: P.O. Box 41233 Sacramento, CA 95841

Phone: 916-489-3667

Fax: 916-489-3722

Email: absoluteadjust@yahoo.com

Website:

QM: Michael Pratt

RAQ#: 100807

SACRAMENTO - CA

Company: **Apex Recovery**

Licenses: RA 995

Member: Philip Vrmeer

Address: 2270 Colfax Street Sacramento, CA 95815

Phone: 916-925-1404

Fax: 916-925-1404

Email: apexrecovery@yahoo.com

Website:

QM: Philip Vrmeer

RAQ#: 100430

SAN DIEGO - CA

Company: **ABA Recovery Service**

Licenses: RA 869

Member: Marcelle Egley

Address: P.O. Box 371368 San Diego, CA 92137

Phone: 619-265-0525

Fax: 619-265-8659

Email: agency@pacbell.net

Website: www.abarecovery.com

QM: Marcelle Egley

RAQ#: 100255

Associate Member: Monty Cavalier

2016 CALR Summer Directory

SAN DIEGO – CA

Company: **Great Western Recovery Service**

Licenses: RA 1306

Member: Jerrell Dalton

Address: 5983 Fairmount Avenue San Diego, CA 92110

Phone: 619-285-3880

Fax: 619-521-1340

Email:

Website:

QM: Jerrell Dalton

RAQ#: 100743

Associate Member: Rodney Hewitt

SAN DIEGO - CA

Company: **Challenge Recovery, Inc.**

Licenses: RA 1645

Member: Albert Martinez

Address: P.O. Box 1195 San Marcos, CA 92079

Phone: 760-420-6453

Fax: 760-975-3478

Email: challengerecovery@hotmail.com

Website: www.challengerecovery.com

QM: Albert Martinez

RAQ#: 100941

SAN DIEGO - CA

Company: **Towing San Diego, Inc.**

Licenses: RA 1728

Member: Dominic Clegg

Address: 13465 Camino Canada Suite 106 #140 El Cajon, CA 92021

Phone: 619-722-6300

Fax: 619-722-6686

Email: towingsandiegoinc@gmail.com

Website: www.towingsandiegoinc.com

QM: Noel Leslie

RAQ#: 101017

2016 CALR Summer Directory

SAN FERNANDO – CA

Company: **Ames Victor Agency**

Licenses: RA 1753

Member: Michael Farhood **“CALR Bonded Member”**

Address: 15981 Yarnell Street #54 Sylmar, CA 91342

Phone: 818-402-1573

Fax: 818-616-7978

Email: mike@amesvictor.com

Website: www.amesvictor.com

QM: Michael Farhood

RAQ#: 100934

SAN JOSE - CA

Company: **Rebello’s Recovery Service, Inc.**

Licenses: RA 1438

Member: David Winchell

Address: 696 Kings Row San Jose, CA 95112

Phone: 408-292-8300

Fax: 408-292-8722

Email: bob@coastlinerecoveryservices.com

Website: www.rebellos.net

QM: David Winchell

RAQ#: 101083

SAN JOSE - CA

Company: **Daybreak Metro**

Licenses: RA 1746

Member: Kirk Mattiuzzi **“CALR Bonded Member”**

Address: 1346 the Alameda Suite 7 PMB 328 San Jose, CA 95126

Phone: 510-574-0505

Fax: 510-574-0299

Email: daybreakmetro@yahoo.com

Website: www.daybreakmetro.com

QM: James McNeil

RAQ#: 100926

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SANTA ANA - CA

Company: **Coastline Recovery Services**

Licenses: RA - 1734

Member: Scott Fornaro

Address: 2102 W. 5th Street Santa Ana, CA 92703

Phone: 310-965-0242

Fax: 310-965-0610

Email: bob@coastlinerecoveryservices.com

Website: www.coastlinerecoveryservices.com

QM: Robert Mehr

RAQ#: 101067

SANTA ROSA - CA

Company: **ATR Services**

Licenses: RA 1752

Member: Dominic Messina

Address: 1973 Gardenview Circle Santa Rosa, CA 95403

Phone: 855-707-7376

Fax: 661-432-7538

Email: info@anytimerepo.com

Website: www.anytimerepo.com

QM: Arthur McLaughlin

RAQ#: 100884

SANTA ROSA - CA

Company: **Daybreak Auto Recovery**

Licenses: RA 1225

Member: Brent Doyle

Address: P.O. Box 125 Graton, CA 95444

Phone: 707-823-6878

Fax: 707-823-6985

Email: daybreak@daybreakautorecovery.com

Website: www.daybreakautorecovery.com

QM: Brent Doyle

RAQ#: 100412

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SIGNAL HILL - CA

Company: **American First Asset Recovery Service, Inc.**

Licenses: RA 1426

Member: Maria Camello

Address: 2398 California Ave. Signal Hill, CA 90755

Phone: 562-997-9999

Fax: 562-997-9990

Email: maria@am1stars.com

Website: www.am1stars.com

QM:

RAQ#: 100977

VAN NUYS - CA

Company: **Sterling Asset Recovery**

Licenses: RA 1705

Member: Adam Saltzman

Address: 17216 Saticoy Street # 641 Van Nuys, CA 91406

Phone: 818-786-7376

Fax: 818-933-3215

Email: adam@sterlingassetrecovery.com

Website: www.sterlingassetrecovery.com

QM: Adam Saltzman

RAQ#: 10156

VICTORVILLE - CA

Company: **Victor Valley Adjusters, Ltd.**

Licenses: RA 1296

Member: Elisa Schmid

Address: 17100-B Bear Valley Road PMB #164 Victorville, CA 92395

Phone: 760-245-9933

Fax: 760-962-1836

Email: vval@qnet.com

Website: www.californiarepossessions.com

QM: Elisa Schmid

RAQ#: 100345

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ARIZONA

LAKE HAVASU CITY - AZ

Company: **Tri-State Recovery LLC**

Member: Shila Helmersen

Address: 1642 McCulloch Blvd #332 Lake Havasu, AZ 86403

Phone: 928-854-9042

Fax: 928-854-9043

Email: joelholmes@tristaterecovery.com

Website: www.tristaterecovery.com

FLORIDA

PUNTA GORDA - FL

Company: **Sun West Recovery, Inc.**

Member: Barbara Scheele

Address: 28053 Mitchell Ave. Punta Gorda, FL 33982

Phone: 941-637-0157

Fax: 941-637-9373

Email: sunwestrepo@earthlink.net

Website: www.sunwestrecovery.com

MINNESOTA

ST. PAUL - MN

Company: Presidential Recovery Services, Inc.

Member: David Sullivan **"CALR Bonded Member"**

Address: 7500 Hudson Blvd. N. #210B Oakdale MN, 55128

Phone: 612-504-0760

Fax: 651-414-0722

Email: dave@presidentialrecovery.com

Website: www.presidentialrecovery.com

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NEVADA

Sparks - NV

Company: **Zane Investigations, Inc.**

Licenses: RA 1566

Member: Mark Zane

Address: 9 Greg Street Sparks, NV 89431

Phone: 775-337-8177

Fax: 775-337-8477

Email: markzane@zaneinvestigations.com

Website: www.zaneinvestigations.com

QM: Mark Zane

RAQ#: 100937

OREGON

MEDFORD - OR

Company: **Oregon Adjusters, Inc.**

Licenses: RA 636

Member: Marcus Waits

Address: 4818 Table Rock Road Central Point, OR 97502

Phone: 541-664-7737

Fax: 541-664-4782

Email: marc@oregonadjusters.com

Website: www.oregonadjusters.com

QM: Marcus Waits

RAQ#: 101071

OREGON

PORTLAND - OR

Company: **Otto's Towing, Inc.**

Member: Rita Sabin

Address: 2869 NE Sandy Blvd #B Portland, OR 97232

Phone: 503-498-8523

Fax: 800-948-4910

Email: repo@ottostowing.com

Website: www.ottostowing.com

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TEXAS

HOUSTON - TX

Company: **I.R. Services**

Member: Stephanie Findley

Address: 17424 West Grand Parkway #150 Sugar Land, TX 77479

Phone: 832-230-3813

Fax: 832-770-4908

Email: stephanie@texasrepossessions.com

Website: www.texasrepossessions.com



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California Association of Licensed Repossessors – Code of Ethics

1. To strive, through education and fellowship, to improve the understanding of the repossession industry by the financial lending community we serve.
2. To improve our industry's relationship with all governing bodies and law enforcement agencies.
3. To encourage each California licensee to join the California Association of Licensed Repossessors and become involved in the association's goals and functions.
4. To work with each other to improve the spirit of cooperation and level of education for the betterment of the repossession industry.
5. To conduct business in a professional and courteous manner.
6. To promote business with integrity and a proper respect for our fellow repossessors and clients.

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California Association of Licensed Repossessors – Mission Statement

CALR is comprised of licensed members operating repossession agencies within the State of California and affiliate members outside California. The purpose of this Association is to strengthen understanding between licensed repossessors, law enforcement, financial institutions, regulatory agencies and the consumer. CALR also provides its members with continuing education in the field of public relations, business principles and professionalism via newsletters, special bulletins, seminars and conventions.

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CALR Vendor Members

Vendor Member: Persons, firms, organizations or associations that supply goods and services to the repossession industry.

Action Investigators	Terri Stocks	(800) 421-5528
Allied Finance Adjusters	Jim Osselburn	(800) 843-1232
American Recovery Association	Les McCook	(972) 755-4755
Brennan & Associates	Michael Brennan	(800) 509-6452
Centerpoint Insurance Services, Ltd.	Robert Farmer	(800) 451-8766 ex 107
Certified Agents Specialist Association	Art Christensen	(973) 699-8276
Clearplan	Justin Zane	(775) 720-7941
Detroit Wrecker Sales	Michael Farrell	(313) 835-4838
Digital Recognition Network (DRN)	Gary DeHart	(817) 877-0077
FLCARS	Ed Wolmers	(786) 592-2522
H.A.R., Inc, West Valley Wrecker Sales	Mike Reiter	(818) 705-5625
Harding Brooks Associates, LLC	Michael Peplinski	(315) 214-5822
Hessler Insurance Solutions	Robert J. Hessler	(909) 337-9437
Illinois recovery Association		(312) 882-3598
Legacy Plus Insurance	Michael Cagley	(818) 865-8867
Michigan Association of Repossession Agencies		
Ramos Oil	Lisa Bristol	(916) 371-2570
Recovery Database Network (RDN)	John Houston	(817) 204-0298
Rocky Mountain Repossessors Association	Michael Simpson	(719) 375-3695
Web Weaver USA	John Michel	(877) 932-9338

CALR would like to thank our Vendor Members for your support!



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California Facts and Repossession Requirements

State Abbreviation: CA

State Nickname: The Golden State

State Capital: Sacramento

State Population: 38,041,430

State Largest City: Los Angeles

State Size: 155,959 sq miles

State Flower: Golden Poppy

State Bird: California Quail

State Song: "I Love You California"



Repossession State Trade Association: California Association of Licensed Repossessors (CALR)

Repossession State Trade Link: www.calr.org/

License Plates: Remain with vehicle. Except for "Special Interest" / "Personalized Plates".

DMV Website: www.dmv.ca.gov

DMV Phone: 800-777-0133

Recovery Agent Licensing: Yes. Repossession Agencies must be licensed by the state. (BSIS)

Repossession Laws: www.bsis.ca.gov/about_us/laws/collateral_law.shtml

Verify Agent License: www.bsis.ca.gov/forms_pubs/online_services/verify_license.shtml

Security Interest: Listed on title. Held by Lien holder.

Title State: Yes all vehicles driven or moved on highways. Mobile Homes affixed to a foundation are exempt.

Repossession Allowed: Yes. With no breach of peace.

Vehicle Storage: Per state law recovery agencies can charge.

Personal Effects Storage: Per state law recovery agencies can charge. Agency must store for 60 days.

Redemption Requirements: Debtor has 15 day right to redeem. Option of 10 day extension.

Right to Cure: California does require a "Right to Cure" Notice

Notice of Intent: The lender needs to serve you (either personally or by certified or first-class mail) at least 15 days' written notice. This "Notice of Intent to Sell" (NOI) must be served within 60 days of repossession, and gives you the right to ask that the lender to delay the sale for 10 additional days.

Deficiency Balance: Collectible after public/private sale.

Social Security Number Prefixes: 545-573,602-626

Area Codes: 209, 213, 310, 323, 408, 415, 424, 442, 510, 530, 559, 562, 619, 626, 650, 657, 661, 707, 714, 747, 760, 805, 818, 831, 858, 909, 916, 925, 949, 951

Bordering States: Arizona, Nevada & Oregon

California Association of Licensed Repossessors (CALR)

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

Phone: (619) 265-0525 / Fax: (619) 265-8659



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CALR Repossession Quick Questions & Answers (Q&A)

This Question and Answer Section is revised annually and is prepared with the assistance of many members of CALR and its counsel in the hope that it will enlighten and benefit individuals and firms concerned with the repossession industry. For all laws referred to in this question and answer section, please refer to the full sections of the Business and Professions Code (BPC), Vehicle Code (VCH), Penal Code (PEN), Civil Code (CIV), Government Code (GOV) and Financial Code (FIN), California and United States Constitution for further clarification. You may also visit www.CALR.org "Laws" page for the complete wording of each code.

CAUTION: The answers provided in this section are for general reference only and CALR warns that they should not be relied upon as legal authority. Minor differences in the facts may require different answers. The law is also subject to change at any time. Therefore, consult your legal counsel concerning individual problems. (Revised may 2016)

IMPOUND, STORAGE, REPAIR SHOP & REDEMPTION QUESTIONS

1. When must law enforcement agencies be open to issue impound releases?

A law enforcement agency must be open to issue impound releases whenever it is open to serve the public for regular, nonemergency business. [VEH 14602.6(a)(2), 14602.7(a), 14602.8(a)(3), 21100.4(a)(4)]

2. May local law enforcement collect an administrative fee from a legal owner or their agent to release impounded collateral?

No. Only charges shall be collected by the local or state authority only from the registered owner or an agent of the registered owner. Not the legal owner. [VEH 22850.5(b)(2)]

3. Is a repossessed vehicle exempt from current registration?

Yes. A vehicle repossessed pursuant to the terms of a security agreement is exempt from registration solely for the purpose of transporting the vehicle from the point of repossession to the storage facilities of the reposessor, and from the storage facilities to the legal owner or a licensed motor vehicle auction, provided that the reposessor transports with the vehicle the appropriate documents authorizing the repossession and makes them available to a law enforcement officer on request. [VEH 4022]

4. When a vehicle has been impounded by a public agency, who should notify the legal owner?

The Impounding agency within 2 working days of the impoundment, unless the vehicle is in a vehicle abatement program, or abandoned, the public agency is required to notify both legal and registered owner. [VEH 14602.6(2), 14602.7(a), 14602.8(3), 2110.4(4)]



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5. Does the mandatory 30 day vehicle impoundment for driving with a suspended, revoked, or invalid license apply to the legal owner?

No. A legal owner or its agent (but not the registered owner) may obtain a release from the impounding authority prior to the 30 days if they meet three conditions: 1) The legal owner is a motor vehicle dealer, bank, credit union, acceptance corporation, or other licensed financial institution legally operating in this state or is another person, not the registered owner, holding a security interest in the vehicle. 2) pays all towing and storage fees related to the seizure of the vehicle. no lien sale processing fees shall be charged to the legal owner who redeems the vehicle prior to the 15th day of impoundment and, 3) They provide certain foreclosure documents required by Vehicle Code Section [VEH 14602.6(f)]

6. What documents shall a reposessor give to the Impounding Authority to get a release for a vehicle impounded while his or her driving privilege was suspended or revoked?

The legal owner or the legal owner’s agent presents a copy of the assignment, as defined in subdivision (b) of Section 7500.1 of the Business and Professions Code; a release from the one responsible governmental agency, only if required by the agency; a government-issued photographic identification card; and any one of the following, as determined by the legal owner or the legal owner’s agent: a certificate of repossession for the vehicle, a security agreement for the vehicle, or title, whether paper or electronic, showing proof of legal ownership for the vehicle. Any documents presented may be originals, photocopies, or facsimile copies, or may be transmitted electronically. The law enforcement agency, impounding agency, or any other governmental agency, or any person acting on behalf of those agencies, shall not require any documents to be notarized. The law enforcement agency, impounding agency, or any person acting on behalf of those agencies may require the agent of the legal owner to produce a photocopy or facsimile copy of its repossession agency license or registration issued pursuant to Chapter 11 (commencing with Section 7500) of Division 3 of the Business and Professions Code. [VEH 14602.6(f)(3)]

7. What documents shall a reposessor give to the Impounding Authority to get a release for a vehicle impounded when it is left unattended upon a bridge, viaduct, or causeway or in a tube or tunnel where the vehicle constitutes an obstruction to traffic.

A vehicle shall be released to the legal owner, as defined in Section 370, if the legal owner does all of the following: (A) Pays the cost of towing and storing the vehicle. (B) Submits evidence of payment of fees as provided in Section 9561. (C) Completes an affidavit in a form acceptable to the impounding law enforcement agency stating that the vehicle was not in possession of the legal owner at the time of occurrence of the offenses relating to standing or parking. A vehicle released to a legal owner under this subdivision is a repossessed vehicle for purposes of disposition or sale. The impounding agency shall have a lien on any surplus that remains upon sale of the vehicle to which the registered owner is or may be entitled, as security for the full amount of the parking penalties for all notices of parking violations issued for the vehicle and for all local administrative charges imposed pursuant to Section 22850.5. The legal owner shall promptly remit to, and deposit with, the agency responsible for processing notices of parking violations from that surplus, on receipt of that surplus, the full amount of the parking penalties for all notices of parking violations issued for the vehicle and for all local administrative charges imposed pursuant to Section 22850.5. [VEH 22651(i)(4)]



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8. What can happen to a tow company if the legal owner is not notified?

Under Civil Code Section 3070, a legal owner has a right to accuse the tow company of “improperly causing a vehicle to be towed” if the tow company tries to collect storage over 15 days when Vehicle Code 10652.5 is violated. A notice must be sent to the legal owner by the 16th day of possession in order to collect more than 15 days of storage fees. [CIV 3070(d1), (d2), (A)]

9. Must a person operating a storage facility accept credit cards for the release of impounded vehicles?

Yes. The storage facility must accept valid bank credit cards for towing and storage fees when registered or legal owners redeem their vehicles. [VEH 14602.6(f)(2)(B), 14602.7(e)(2)(B), 14602.8(f)(2)(B), 21100.4(e)(2)(B), 22651.1, 22658(k)(1), 23118(e)(2)(B)]

10. Are there limits on the number of days storage can be charged by lien holders?

Yes. Civil Code 3068.1 limits public agency and private tows to a certain number of days chargeable for storage. A vehicle under \$4,000.00 in value shall not accrue storage charges beyond the 15th day unless lien sale proceedings have commenced. If the lien is filed by the 15th day of possession, the storage is limited to 60 days. This would include a required notice to be signed by the legal owner before the 16th day of possession. [VEH 10652.5] A vehicle with a value over \$4,000.00, the lien sale shall commence by the 30th day of storage and allowing the storing party to collect for storage up to 120 days. If the lien sale commenced after 30 days–60 days of storage, then Vehicle Code 10652.5 applies and the storing party may only collect up to the 16th day of storage. [CIV 3068.1] [VEH 10652.5]

11. What is the maximum amount a repair garage may charge on a repair or storage to a legal owner?

On work or services performed, up to \$1,500.00 is allowed and the garage must have permission from the legal owner to exceed that amount. [CIV 3068(c)] Storage is allowed up to \$1,025.00 for a vehicle under \$4,000.00 in value and \$1,250.00 if the vehicle is valued over \$4,000.00 [CIV 3068(c)]. There is also a requirement to notify the legal owner by the 16th day of possession if storage fees are charged and if legal owner is not notified, storage is limited to 15 days. [VC 10652.5], [CIV 3068, 3071 & 3072]

12. Are there any reporting requirements when a vehicle is stored in a private building?

Yes. Every person other than the keeper of a garage renting any private building used as a private garage or space therein for the storage of a vehicle of a type subject to registration under this code, when the agreement to rent includes only the building or space therein, shall within 24 hours after the vehicle is stored therein report such fact together with the name of the tenant, and a description of the vehicle, including the name or make, the motor or other number of the vehicle, and the license number to the sheriff’s office of the county or the police department of the city wherein the building is located. “Private garage” as used in this section does not include a public warehouse or public garage. [VEH 10654]



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REPOSSESSION AGENCY QUESTIONS

1. What is a “Repossession Agency” as defined by the State of California?

A repossession agency means and includes any person who, for any consideration whatsoever, engages in business or accepts employment to locate or recover collateral, whether voluntarily or involuntarily, including, but not limited to, collateral registered under the provisions of the Vehicle Code which is subject to a security agreement [BPC 7500.2]

2. What is not a “repossession agency” as defined by the State of California?

A repossession agency shall not include any of the following:

1. Banks.
2. Licensed lending institutions.
3. Attorneys performing legal duties.
4. Legal owners of collateral which is subject to a security agreement.
5. Federal, state or municipal officers or employees performing official duties.
6. A bona fide employee employed exclusively and regularly by the legal owner of the collateral.
7. Qualified certificate holders and registrants when performing services for a licensee. [BPC 7500.3]

3. How may it be determined whether or not a person or agency holds a valid repossession license?

Any person may contact the Bureau of Security and Investigative Services at 2420 Del Paso Blvd, Suite 270, Sacramento, CA 95834, (916) 575-7054 to determine whether or not a particular person or agency is licensed. Or visit the Bureau’s website at: <http://www.bsis.ca.gov/>

4. Should a legal owner have a copy of the repossession state issued license number on file prior to assigning an account to them?

Although it is not required by law, it would provide a positive defense to any allegation of having assigned an account to a nonexempt unlicensed person in violation of BPC Section 7502.2 which is punishable by a fine of \$5,000.00

5. May a financial institution be penalized for using an unlicensed repossession agency or person?

Yes. Any person who knowingly engages an unlicensed repossession agency or person to repossess personal property is guilty of a misdemeanor which is punishable by a fine of \$5,000.00 or by imprisonment in the county jail for not more than one year, or both. [BPC 7502.2a]

6. May unlicensed repossession activity be penalized?

Yes. Any person who violates any provision of the Collateral Recovery Act or who conspires to violate any provision or who engages in repossession activity (other than a licensed repossessioner), is guilty of a misdemeanor which is punishable



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by a fine of \$5,000.00 or by imprisonment in the county jail for not more than one year, or both. In addition, the unlicensed agency's tow truck may be impounded. [BPC 7502.1(a)]

7. May a licensed reposessor accept an assignment to repossess from a registered owner?

Yes. Assignment also means an authorization by the registered owner to recover collateral registered under the Vehicle Code where an employer/employee relationship exists or existed between the registered owner and the possessor of the property and the possessor is wrongfully in possession of the property. [BPC 7500.1(b)]

8. May a licensed Repossession Agency demand payment in lieu of repossession?

A licensed repossession agency or its registrants shall not make demand for payment in lieu of repossession [BPC 7507.4]

9. May a Repossession Agency charge for Transporting, Repair Work, Cleaning or Detailing of recovered collateral?

No charge shall be made for services incurred in connection with the recovery, transportation, and storage of collateral except under terms agreed to by the legal owner at the time of the repossession authorization or specifically agreed upon at a subsequent time. Repair work, cleaning, or detailing shall not be performed and shall not be charged to the legal owner. [BPC 7507.5]

10. May a licensed Repossession Agency employee wear logo shirts, caps, badges or jacket patches?

Yes. An oval, shield, round, square, or non-seven-point badge, cap insignia, or jacket patch may be worn by a licensee, officer, director, partner, manager, independent contractor, qualified certificate holder, qualified manager, or employee of a repossession agency. If a badge, cap insignia, or jacket patch is worn, it shall bear on its face all of the following: (1) All or a substantial part of the repossession agency's name. (2) The repossession agency license number. (3) The word "reposessor." (b) A reposessor shall **not** wear a badge on his or her belt or hang a badge around his or her neck. (c) All badges, cap insignias, and jacket patches worn by a reposessor shall be a standard design approved by the director and shall be clearly visible. (d) This section shall not apply to a holder of a temporary registration pursuant to Section 7506.9. [BPC 7508.8]

FIELD REPOSSESSION QUESTIONS

1. Who may legally undertake repossession assignments?

Unless exempted pursuant to BPC 7500.3, only persons holding a valid repossession agency license or registration, issued by the State of California, may engage in the activities of a repossession agency. [BPC 7500.3]

2. When may a vehicle secured by a contractual agreement be repossessed?

Typically when the buyer has defaulted in the performance of any obligation under the contract.

Ordinarily a default occurs when an installment payment is delinquent. However, if the consumer is required by the contract to maintain insurance, a failure to do so may constitute a default, as allowing the collateral to be jeopardized.



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If the buyer intentionally provided false or misleading information on the credit application. If the buyer has committed threats or acts of destruction, violence or bodily harm against an agent, employee or officer of the seller. If the buyer failed to maintain the collateral in a reasonable manner. If the buyer knowingly used the vehicle or permitted it to be used in connection with criminal offenses. If the vehicle has been seized by federal, state, or local public agency.

[CIV 2983.3]

3. May a tow service, auto drive away service or a transport company not specifically licensed as a "Repossession Agency" Repossess collateral VOLUNTARILY or INVOLUNTARILY?

No. These businesses are not exempt under BPC 7500.3 and would therefore be in violation relating to unlicensed activity. Violators are subject to fines of \$5,000.00 and/or one year in the county jail. [BPC 7502.1a]

4. Is police notification required prior to an attempted repossession?

No. Some jurisdictions, however, request a courtesy call prior to a repossession to eliminate the possibility of a repossessioner being stopped at gunpoint in the event someone reports a stolen vehicle or a prowler.

5. Is it a crime to conceal a motor vehicle or other collateral?

Yes. Any person in possession of collateral who conceals property with the intent to defraud a creditor may be guilty of a felony / embezzlement. Punishable by imprisonment and/or a fine not exceeding \$1,000.00 or both.

[PEN 154, 504a and 538]

6. At what point has a motor vehicle been legally repossessed?

With regard to collateral subject to registration under the Vehicle Code, a repossession is complete if any of the following occurs:

(1) The repossessioner gains entry to the collateral. (2) The collateral becomes connected to a tow truck or the repossessioner's tow vehicle, as those terms are defined in Section 615 of the Vehicle Code. (3) The repossessioner moves the entire collateral present. (4) The repossessioner gains control of the collateral. (b) No person other than the legal owner may direct a repossessioner to release a vehicle without legal authority to do so. [BPC 7507.12]

7. May a repossessioner lawfully enter an area for purposes of repossession?

Yes. In most cases, however, a repossessioner may not enter a fenced and locked area or a private building such as an enclosed structure without the consent of the owner or person in legal possession of the property.

[BPC 7500.1(s), 7508.2(d)]

8. May a law enforcement officer force a repossessioner to give up possession of collateral?

No. Peace officers may not advance or hinder repossessions. Because they are acting under "color of state law," they may not force a debtor to surrender a car than they may, after a car has been repossessed, force the repossessioner to return it. Both things violate the "due process" requirements of the 14th Amendment of the United States Constitution

California Association of Licensed Repossessors (CALR)

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

Phone: (619) 265-0525 / Fax: (619) 265-8659



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and Article 1, Sections 13 and 15 of the California Constitution. No person other than the legal owner may direct a reposessor to release a vehicle without legal authority to do so. [BPC 7507.12(b)]

9. May a Repossession Agency take Personal Effects Connected to the Collateral at the time of Repossession?

Yes. Taking of personal effects that are connected, adjoined, or affixed to the collateral through an unbroken sequence, if that use or taking is reasonably necessary to effectuate the recovery in a safe manner or to protect the collateral or personal effects. Nothing in this chapter prohibits the removal of a locking mechanism or security device on the collateral, before, during, or after a repossession. No storage fee shall be charged for the first week on any personal effects used to effectuate a recovery pursuant to this section. Any personal effects used or taken pursuant to this section shall be processed in a reasonably expedient manner. [BPC 7507.125, 7507.9 and 7507.10.]

10. May a law enforcement officer force a reposessor to give back personal effects at the time of repossession?

No. Personal effects shall be removed and inventoried. (BPC 7507.9)

11. Should a reposessor have a police officer accompany him/her on a repossession?

Self-help repossession provisions of UCC 9-609 do not violate the 14th Amendment if it is the conduct of a private individual dealing with a private individual. However, the presence of a police officer or a patrol car accompanying a reposessor has been found by several courts to constitute “color of law” and has taken the repossession out of the area of “purely private conduct without state assistance”. Do not take a sheriff or police officer out on self-help repossession.

12. Is possession by a registered reposessor of tools described as “burglary tools” and of vehicle or wheel lock master keys as defined in Sections 466 and 466.5 of the California Penal Code prohibited by law?

No. Those sections specify that possession with the “intent feloniously to break or enter any building or vehicle” is a misdemeanor, and that possession of vehicle master keys with the intent to use them “in the commission of an unlawful act” is a misdemeanor. Tools used by repossessors are “tools of the trade” and are legally possessed without any intent to commit a crime.

POST REPOSSESSION QUESTIONS

1. Is a police report required on all repossessions?

Yes. Whenever possession is taken of any vehicle by or on behalf of its legal owner under the terms of a security agreement or lease agreement, the person taking possession shall contact, for the purpose of providing the information required pursuant to subdivision (d), within one hour after taking possession of the vehicle, by the most expeditious means available, the city police department where the taking of possession occurred, if within an incorporated city, or the sheriff’s department of the county where the taking of possession occurred, if outside an incorporated city, or the police department of a campus of the University of California or the California State University, if the taking of possession occurred on that campus. If, after an attempt to notify, law enforcement is unable to receive and record the



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notification required pursuant to subdivision (d), the person taking possession of the vehicle shall continue to attempt notification until the information required pursuant to subdivision (d) is provided. For the notification required by this section, the person shall report only the following information and in the following order:

- (1) The approximate location of the repossession.
- (2) The date and approximate time of the repossession.
- (3) The vehicle year, make, and model.
- (4) The last six digits of the vehicle identification number.
- (5) The registered owner as provided on the repossession assignment.
- (6) The legal owner requesting the repossession as provided on the repossession assignment.
- (7) The name of the repossession agency.
- (8) The telephone number of the repossession agency. [VEH 28]

2. Must licensees make condition reports of repossessions?

Yes. Repossession agencies are required to keep and maintain adequate records of all transactions including condition reports reflecting the condition of a vehicle at the time of repossession and its odometer reading. A licensee shall not appraise or determine the value of any collateral, whether damaged or not. A licensee may complete a condition report that makes a general assessment of the collateral. A condition report shall include the following statement: "In accordance with Section 7507.115 of the Business and Professions Code, this condition report is a general assessment of the collateral and does not include all damage or missing parts." [BPC 7507.115], [BPC 7507.3]

3. What is to be done with personal effects?

Personal effects shall be removed from the collateral, including any personal effect that is mounted but detachable from the collateral by a release mechanism. A complete and accurate inventory of the personal effects shall be made, and the personal effects shall be labeled and stored by the licensee for a minimum of 60 days in a secure manner, except those personal effects removed by or in the presence of the debtor or the party in possession of the collateral at the time of the repossession. If the licensee or the licensee's agent cannot determine whether the property attached to the collateral is a personal effect or a part of the collateral, then that fact shall be noted on the inventory and the licensee or agent shall not be obligated to remove the item from the collateral, unless the item can be removed without the use of tools, in which case it shall be removed and inventoried. The licensee or the licensee's agent shall notify the debtor that if the debtor takes the position that an item is a personal effect, then the debtor shall contact the legal owner to resolve the issue. [BPC 7507.9]

4. What is to be done with deadly weapons & dangerous drugs contained in or on collateral at time of repossession?

Deadly weapons and dangerous drugs shall be turned over to any law enforcement agency for retention. These items shall be entered on the inventory and a notation shall be made as to the date, time, and place the deadly weapon or



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dangerous drug was turned over to the law enforcement agency, and a receipt from the law enforcement agency shall be maintained in the records of the repossession agency. [BPC 7507.9(b)(1)]

5. What is to be done with combustibles after being removed from repossessed collateral?

Combustibles shall be inventoried and noted as "disposed of, dangerous combustible" and disposed of in a reasonable and safe manner. [BPC 7507.9(b)(2)]

6. What is to be done with Food items after being removed from repossessed collateral?

Food and other health hazard items shall be inventoried and noted as "disposed of, health hazard," and disposed of in a reasonable and safe manner. [BPC 7507.9(b)(3)]

7. How long must a repossession agency hold on to personal effects from repossessed collateral?

Personal effects may be disposed of after being held for at least 60 days. [BPC 7507.9(c)]

8. What is to be done with Special Interest License Plates from repossessed collateral?

Environmental, Olympic, special interest, or other license plates issued, remains the personal effects of the debtor. They shall be removed from the collateral and inventoried. If the plates are not claimed by the debtor within 60 days, they shall either (1) be effectively destroyed and the licensee shall, within 30 days thereafter, notify the Department of Motor Vehicles of their effective destruction on a form promulgated by the chief that has been approved as to form by the Director of the Department of Motor Vehicles; or (2) be retained by the licensee indefinitely to be returned to the debtor upon request, in which case the licensee shall not charge more than 60 days' storage on the plates. [BPC 7507.9(f)]

9. May a repossession agency charge a fee for storing personal effects?

Yes. A licensee may charge the debtor for storing personal effects. The inventory shall include the name, address, business hours, and telephone number of the repossession agency to contact for recovering the personal effects and an itemization of all personal effects removal and storage charges that will be made by the repossession agency. [BPC Code 7507.9(d)]

10. Must a debtor pay a fee normally \$15, to the police department or sheriff's department before redeeming the repossessed vehicle?

Yes. This fee is not the obligation of the lien holder or reposessor. [GOV 26751, 41612] The recovering agency cannot pay or submit the the fee on behalf of the client or debtor.

11. May a individual working for a repossession agency pay the fee to, or retrieve the receipt from, the chief of police or parking authority.

No. An individual working for a repossession agency shall **NOT** pay the fee to, or retrieve the receipt from, the chief of police or parking authority. [GOV 41612]



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REPOSSESSION TOWING VEHICLE QUESTIONS

1. Must a reposessor's tow truck be equipped with signage on the truck indicating the repossession agency's name, address and phone number?

No. A person licensed as a repossession agency or a registered employee of the agency, may use the state issued repossession license number in lieu of a sign containing a name, business address, and telephone number. [VEH 27907]

2. Must a reposessor's tow vehicle comply with the usual height requirement for the placement of its rear license plate?

No. The rear license plate on a tow truck or reposessor's tow vehicle may be mounted on the left-hand side of the mast assembly at the rear of the cab of the vehicle, not less than 12 inches nor more than 90 inches from the ground. [VEH 5201(1)]

3. How far can a reposessor tow a repossessed vehicle on a public highway with only one safety chain attached?

A vehicle towed by a reposessor's tow vehicle, as defined in subdivision (b) of Section 615, is exempt from the multi safety chain requirement, so long as the vehicle is not towed more than one mile on a public highway and is secured by one safety chain. [VEH 29004(f)]

4. Do tow lights have to be connected with an extension cord?

No. Tow lights may be cordless. [VEH 24605]

If you have any questions please contact:

Bureau of Security & Investigative Services

2420 Del Paso Blvd, Suite 270
Sacramento, CA 95834
Phone: (916) 322-4000 or (800) 952-5210
Email: Repossessor@dca.ca.gov

California Association of Licensed Repossessors

P.O. Box 371368
San Diego, CA 92137-1368
Phone (619) 265-0525 Fax: (619) 265-8659
Email: info@calr.org

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