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Introduction

Becoming a repossession agent can be like entering the Twilight Zone. The public doesn't know much about a repo man's real job - despite Reality TV programmes that aim to make it look dramatic and interesting. There's little public profile for the industry, and repossession firms don't advertise in the Yellow Pages, yet many repo companies have grown to multi-million dollar businesses. Everyone sees doctors, policemen, waitresses, bank clerks at work - few people ever see a repo agent at work, and some who do won't realise that what they're seeing isn't a breakdown truck dealing with a call.

In fact, working as a repossession agent can be very profitable. You don't need any qualifications, other than a driving licence - in fact, if you specialise in skip tracing or if you manage a repossession business using employees to do the repossessions, you don't even need that! In some states, you'll need to gain a licence, which can involve an exam and personal vetting - but you don't need a degree, you just need a clean driving licence and no criminal record. And though you'll need a certain amount of money for your bond, there are a number of ways into the business that don't even require that much investment - you can 'stagger' your entry so that you don't take on major commitments in investment till you're ready to do so.

The repossession business can be highly profitable as once you're established, you'll get plenty of repeat business from satisfied customers. You might grow your business by establishing new branch offices, or you might choose to specialise in particular types of recovery such as marine or industrial, or going after heavy trucks or even airplanes. All those areas pay more than automotive recovery, because they need specialised expertise.

It's not easy. It's not necessarily the kind of trade you want to admit to at a dinner party. You'll encounter some very irate debtors, and it can sometimes get dangerous, so you'll need to be able to defuse situations and judge when
to make an early exit. You'll be working odd hours, and sometimes long ones. You may be competing against operators who are less scrupulous than you are, and offer low price services - though in the long run, you'll do better if you offer a consistent quality service to your customers. And if you're running your own tow truck and depot, you'll have certain fixed costs to cover, and fuel costs that need paying for before you take money home.

But being a repossession agent has its advantages too. You can build your own business, and be your own boss - though I'm going to suggest you start off working for someone else till you know the ropes and know you want to be in the business for the long term (in some states, you'll need to do an internship anyway). You can build your business up to multiple branches and grow it into the million-dollar category by hiring new employees, or you can decide to stay a one or two person business. And you should be able to make a good living out of the business, whatever structure you choose for your operations - whether it's just making yourself enough for a decent lifestyle, or becoming a major business owner.

There's no doubt that life can be very good indeed if you get it right in the repo business. This book aims to give you all the information you need to find out whether being a repossession agent is for you, and to create and sustain a viable business in the industry. We cover the regulation and the laws affecting the business - something you're going to need to be aware of if you want to stay out of trouble; we talk about daily operations, and we also show you how to put together your business plan. Once you've read this ebook, you should have all the basic information you need to get started.

What is a repo man?

A 'repo man' is more properly known as a repossession or recovery agent, or sometimes a collateral recovery specialist. Repo agents take possession of
goods such as cars and boats from people who have failed to make payments on their loans. They're entitled to do this as they are the agents of the lender, which has given itself this right in the credit agreement with the borrower.

Sadly, when times are hard, many people default on their loans and credit agreements. That makes a lot of work for repossession agents. However, while some people have genuinely been trying to pay their loans, the world is full of people who took out loans when times were good without really having thought about how they were going to repay them - and sometimes who have no intention of repaying them at all.

Being a repossession agent is not going to make you popular. Sometimes, you'll see real hard luck stories, and you will still need to be able to do your job. But remember that the repossession agent is a vital component of a properly functioning free market. If people were always able to get away without paying their debts, then banks and finance companies would just stop lending - and everyone would be much worse off, as only people with cash could afford to buy a house or a car.

**What do I need to become a repossession agent?**

No formal qualifications are needed to start work as a repossession agent. But there are a number of characteristics that you'll need to do a good job. If you don't have them, someone might still take you on - but you'll probably not be happy in the job, and you won't be doing the best job, either.

You'll need to be smart. Sometimes, debtors skip town or try to hide their assets - you might remember how the lead character in *Sunset Boulevard* tries to hide his car from the repossession men! So you need to be able to track a car down. Having good observation helps - if someone has parked her car just around the block from her house, then will your eye pick it out
quickly on a drive-by?

Ideally, you need to be able to drive a tow truck. Most auto repossessions are done by towing or lifting the vehicle. (If you can't drive a tow truck, and you're working on your commercial licence, then you can still work as a 'spotter'. We cover that later on.)

You need not to be a 'worrier' or timid. Working as a repo agent can be dangerous work - obviously no one will be happy to see you coming.

You'll also need to be a diplomatic individual, cool, collected, and able to defuse troublesome situations with a calm word. Most reputable agents will tell you that even though the majority of people are not happy to see their cars repossessed, and are often hot-tempered, even so, many of these repossessions end up with the debtor handing over the keys and backing down. That's at least partly due to the agent's handling of the case.

You'll need to be happy to work odd hours. Many recovery agents do most of their work at night, as that's when they can depend on the car being parked outside the debtor's house. You may need to work weekends. If you want nine to five, regular shifts, the repo business is not for you.

How are repossession agents employed?

Some repossession agents work for a single company - perhaps an auto loan company. But most lenders and car dealers prefer to give their repossession business to independent contractors. Those might be repossession agencies employing a number of agents, or they might be individual agents working on a freelance basis.

You therefore have three possibilities for starting out. You can get started on your own, as a freelance agent from day one. You can work for a finance company or a car dealer as their agent - but if you do, you won't see the
whole variety of business, and you may not get the breadth of experience that comes from working as a freelance. Or you could join an existing agency, from a three or four person agency (or even working as a 'spotter' for a single freelance agent) to one of the major companies with many branches, handling hundreds of repossessions every week.

The Market

The market for repossession services is huge. MVTRAC numbers show that the number of vehicles repossessed has grown from 1.1m in 2002 to 1.6m in 2007. With the beginning of the credit crunch, this increased to 1.8m in 2008 and was expected to hit 2m vehicles in 2009, for which we don't yet have final figures available. That's a market worth USD 559m a year, and which has been growing at between 5 and 12 percent a year. Meanwhile, repossession of boats has nearly doubled in the last two years, and there are other more specialised asset recovery markets that are also delivering high values.

However, it's fair enough to say that the market's not quite as easy as those figures suggest. The credit crunch from 2007 means fewer loans have been written over the past couple of years, and those that have been, have been written on much tighter terms, so fewer borrowers should be in distress on those new loans. At the same time, because it's getting more difficult to sell the repossessed cars, many lenders are trying hard to give their borrowers wriggle room - they're giving their borrowers a thirty day 'holiday' on payments or allowing them to reschedule, where a few years ago they might have gone straight for repossession as soon as a payment was missed. That means there could be some tougher years in store for repo agents.

While some companies do have their own repossession arms, most finance companies and car dealers don't want to do their own repossessions. They
will chase their bad debts on the phone and through the courts - but they are
happy to outsource the actual repossession job to an agent. That doesn't
look like changing, so repo agents aren't seeing any more competition from
in-house departments.

Where competition is getting stiffer is from the number of one-man-band
repossession agents who 'have tow truck, will travel'. There are 900 licensed
operators in California, one of the states which is tightest on regulating its
agents. In other states, which have looser or no regulation, the number of
agents might be much more. However, that's your opportunity - the high
number of agents demonstrates how easy it is to get started. And if you
provide a real quality service, and differentiate yourself by getting results and
making sure your customers are satisfied, you can easily carve out your own
profitable niche in the industry.

● Getting started

Your first step in getting started is to get a feel for the industry. Talk to existing
repossession agents - both principals of firms, freelances, and people who
are working for larger firms. Explain to them that you're thinking of getting into
the business, but you want to be sure that it works for you, and you also want
to work out what kind of role you'd be happiest working in. Find out what they
like about the job, what they don't like about, what their gripes are. Find out
how business is doing in the locality - whatever's happening in the country as
a whole, individual cities may see their own booms (and busts). Find out how
busy the market is in your area; do they get enough work? Do they get too
much work?

If you can, get a 'ride' with one of the repossession agents. This will give you
first hand experience - if you feel really uncomfortable on that trip, then
perhaps working as a repo man is not for you. Do try to be useful - ask if
there's something you can do (it may be as simple as handling the paperwork
while the agent deals with the mechanics of picking up the car) - but don't get
involved in any situation between the agent and the debtor.

While you're researching the market, remember that different repo agents
and companies have different attitudes and business practices. You may
meet one guy and think, Okay, this is really not for me. You don't like the way
he does business, you don't like his attitude, you don't like anything about him. And besides, he tells you he works an eighty hour week for only five hundred bucks, there's not enough business coming through and he's struggling to make repayments on his tow truck. Well, the fact that you don't like his attitude just *might* have something to do with the fact he's not getting much business - maybe clients don't like him much either! Or maybe you just don't get on with the first repo agent you meet - you find her a bit too glitzy and smooth, a bit free with the management jargon, though she runs a tight ship and seems to be getting a reasonable amount of business. Okay, go talk to Bubba up the road - he's full of old time stories and back-slapping humour, but you know what? He's a professional too, and you realise that his laid-back attitude conceals the same professionalism and tight management as the lady you didn't take to. Make sure you've visited enough people from enough different types of company to get a feel for the business as a whole, not just react to individual likes and dislikes.

Remember to take answers with a grain of salt. Some people will always moan - send them a million bucks of business and they'll still be in the bar the evening after complaining about what a struggle it is to make a decent living. Equally, some people might try to discourage you from competing with them by telling you it's a lousy business and they earn nothing out of it, really. Others will want to boast. Remember to ask follow up questions - where does the business come from? What was the best year they ever had? How much marketing do they do? You'll soon get an idea of what's the truth. (For instance, if someone says she hasn't got enough work, and when you ask what marketing she does, looks at you blankly, then hey! Guess why she hasn't got enough work!)

You'll also get a feeling for the pay levels in your market. These can vary depending on where you are, who you're working for, and what you're repossessing. For instance you might get from USD 150 to USD 400 fee for each car that's repossessed; banks and finance companies tend to pay towards the top end of that range, whereas used car dealers almost always pay bottom end and might even go as low as USD 100.

The fees might break down in different ways. For instance there might be a separate fee for the condition report and photos of the car, say USD 15-30; there might be a separate skip trace fee of USD 100 or so; there might be a fee charged to the debtor if they need to recover personal property from the car, and that might be another USD 30-40.

**Next steps**

Okay, you've decided this is a business you could do, and do well. Now you need to decide how to get started in it.

Your next step *could* be to go for your bond and set up your own business.
But really, that's running before you can walk. What you should probably do first is to see if you can get a job with a good repossession agency as a clerk or driver. This will give you a good feel for the kind of people you'll be working with, the way the business works, and the terms that are used. You'll also be giving yourself street credibility once you move to the sharp end of the business. And of course you will be earning money while you think about your long term career objectives. In California, you need to have been employed by a repossession company for two years before you can apply for your own licence as a 'Qualified Manager' and run your own business.

While you are there, work out where the business is coming from - and where the best business is coming from. (If there are particular customers everyone dreads dealing with, because they send repossession that are difficult, in dodgy areas, or always seem to involve extensive skip tracing, you might decide to avoid them in future.)

Some repo agents mix work as a tow truck driver for breakdowns and emergencies with work as a repossession agent, so they are not a hundred percent dependent on their pay from repossession. Pay can vary greatly. But on the whole, if you're going into the repossession business, it's worthwhile concentrating on that market. If you're only half-hearted, you're never going to get the best work - and that means you're never going to be able to afford to go full time.

**What you will need to start your own business**

Some states (Florida, California and Louisiana) require a license, and may require you to take a specific training course. Even if you're not in one of these states, you may find that training is available for repossession agents at a local college, and it can be well worth your while taking it - it will give you an all round understanding of the legal basis of the business, and can be a source of useful tips and tricks. It will also, of course, give you a much better chance of getting a job if you want to start out working for someone else - and a better chance of getting business from finance companies and car dealers if you put it on your resume.

You'll need a regular business licence whatever state you're in, and you should make sure you register with the IRS for business tax. Get this wrong, and you may well be in trouble for years till you straighten it out. Fortunately the processes are relatively simple.

You'll need to fix your own insurance. First, you need to fix your health insurance. Secondly, you'll need liability insurance. Without this, a repossession that goes wrong could cost you your business. Suppose you're driving the two truck with a top of the range Mercedes on top, and manage to skid and write off a third vehicle. That's a lot of money, add into that the personal injury suit from the other driver and you need a good amount of
coverage! At least USD 1m general liability and a further USD 1m vehicle liability cover seems sensible, and some agents go for more. Remember, you also need the vehicles - both your own, and those you've repossessed - to be covered while they are parked on your lot. (Some states also have detailed requirements for repo agents' insurance.) And thirdly, of course, you'll need insurance for any motor vehicles that you drive as part of the business.

You should also be insured against wrongful repossession suits. If a lender gives you the wrong information you may end up repossessing a car on which the payments are up to date - make sure you're covered. You might be innocent, but the legal wranglings can go on for ever, and lawyers cost money.

Insurance can be a major cost - but it's also, sometimes, absolutely essential that you got the right cover. So you need to apply yourself to some serious shopping around for this item. It will, in the end, be worth the time you have spent on it. Find an insurer or broker which understands your business, and which can give you advice on how to cut your expenses without hurting your cover. For instance one broker suggested to a repo agent who had inherited a house from her uncle, and didn't have any debt outstanding, that she could afford a higher excess - the amount you have to pay yourself in the event of a claim - which would significantly cut the cost of cover. Obviously, though, if you're just getting started and you've borrowed money to afford your tow truck and secure lot, that's not a good idea for you.

In many states you also need to become bonded, and that's something that can be a good idea anyway to give your clients peace of mind.

Make sure your insurance package includes legal insurance. Repo agents are often accused of physical violence, infractions of credit laws (the FACT act) and so on by debtors. Many of these accusations are completely dishonest, but you may still need to defend yourself. That's expensive.

For auto repossessions, you need to be able to drive a tow truck. You'll also need a commercial driver's licence (CDL). That may involve an extra exam besides the one you took for your regular driver's licence - there's information on the Federal Motor Carrier Safety Administration website at [fmcsa.dot.gov](http://fmcsa.dot.gov). You'll need a clean driving license, with no major traffic violation during the previous two years.

Now for many businesses we would normally advise you to start working from home, and not even necessarily get a business phone line till you can afford it easily. But that's not the case for repo agents. You will find, every one in a hundred repos, someone who is a real vindictive pig. They will get your home address, they will ring your number, they will send the boys round. How to stop them? Simple - don't use your home address as a place of business.

You may be able to use a small service office address, and a mobile phone plus forwarding line, if you don't want to start a 'proper' office with someone
actually there. If you're getting your own auto lot, of course (and you will, unless you're only working as a spotter or on skip tracing), you'll probably get a site office with it, so that's your problem solved. But even if you're only working as a spotter, don't give out your home details. Ever.

(The State of California actually recognises this problem officially. Although normally it doesn't allow repo agents to operate from a PO Box, if a licensed agent is working from his or her home address it will allow a PO Box to be used as the address for the license, thus hiding that address from debtors.)

Physical tools

All I'm going to cover in this section is the small tools you'll need day to day. The next section is going to look at the big assets - tow truck, secure lot, and so on.

Your job is to get physical possession of the assets. (Remember, until the last payment has been made, they still technically belong to the bank - not to the owner.) You may need to get possession of assets when the owner is away (for instance, has just left the car in the garage and done a moonlight flit) or you may need to get into a car which has been deliberately parked, locked, and the keys thrown away.

So you need a little kit for getting into the car. (Remember by the way that while it's legal for you to gain access to a locked car which is to be repossessed, it is not legal for you to open a locked garage, break into private property, or open and move another car which is in your way.)

• a slim jim is a device that you can use to open locked car doors. You slip it in between the window and the rubber seal, and fish around for the rods that activate the lock. You can buy these on the internet or from most auto stores; keepshtooting.com has sets of auto tools available including jiggler keys and a lock pick set.

• Auto jiggler keys are slipped into the lock and 'jiggled' around until they work. Some of this is about skill, and some is just luck. You'll need a set of about ten of these keys, showing different profiles. If the first you try doesn't work, move on to the next.

• A go jack. This will help you manoeuvre badly placed cars to get them on to your truck, and also to move cars you can't get into.

One small piece of kit you really ought to have is a digital camera; it's really indispensable. You can get a decent small camera for as little as USD 50, but you might spend a bit more to get a good one. Look in particular for

• a camera with a good low light or night time photo facility - some cameras are better than others for this, so check it out on one of the photography forums on the web,
• a good zoom so that you can take detailed pics of any damage to vehicles or any possessions left in a vehicle,

• a time and date stamp facility. While this might not strictly speaking be legal evidence, if you have a series of photos showing the Volvo with the fender bent at 2204, and you hitching the car up to the tow truck at 2205 and 2206, it's unlikely the debtor will get anywhere with a complaint that it was you who bent the fender!

• Tow dollies. These are usually used to go under the driving wheels of a car when it is being towed. You might think if you have a rig that picks up the vehicle by one set of wheels, you don't need them. However, they are also useful when you're picking up a four wheel drive vehicle. When you use dollies, remember to tow the vehicle very slowly, and to accelerate and decelerate gradually - even more so than normal. And you need to avoid tight turns or the whole rig could start coming adrift. It's a tricky knack to master, but once you've done it a few times you'll feel competent.

You should also get GPS and a set of up to date maps for your area. GPS is useful, but sometimes the maps will show you a better route, or help you visualise your day's driving better. And if your GPS goes off-air, you still have the maps.

Finally, it's not a bad idea to invest in a few housekeeping and comfort items for the cab. A pack of hand-cleaning wipes is always useful - you may get your hands dirty when hitching up a car, and you don't want to track muck all over the cab. You may also want to get a nice water bottle or, in winter, thermos flask and mug - you'll be in the cab (or in the car, if you're a spotter or door-knocker) for long hours, and it's as well to be comfortable. Make sure, too, you have a notebook and a pen to take down details of issues (such as cars parked blocking the exit for the one you want to repossess, or where exactly a car has been parked).

● Your assets and start up costs

If you're going to become a full repo agent on your own account then you'll almost certainly need a tow truck. I'm going to discuss some of the options for you here - there's quite a lot to consider and since you'll be spending big money, you need to get the decision right.

Don't get hung up on buying a tow truck, though. Some guys buy a truck first, and then they start looking for business. That's a lot of money to throw into a market that you don't understand. You might get started working for someone else, or working as a spotter, or start doing drive-away repossessions - there's a lot that you can do in this business before a truck becomes vital.

In the old days, most repo agents used trucks with a sling lift. However, sling-lifts are now very much old-fashioned, even obsolete. The problem is that they often damage the car while it's being hitched up. That's obviously bad
news - the finance company or car dealer wants to take ownership of a finely maintained car it can resell, not a scratched and battered wreck.

Wheel-lift trucks are more technologically advanced, and have two advantages. First, they avoid damage to the vehicle. Secondly, they are much quicker to use, enabling you to carry out more repossessions - and also giving you the ability to be 'in and out' before the debtor knows anything about it.

• You might consider driving a wrecker-style unit such as a Ford F-350 (a common choice) with hydraulic lifting gear. Minuteman (minuteman1.com) developed its slide-in, auto-load wheel lifts specifically for repo agents, and you'll often find Minuteman fitted to existing trucks. The disadvantage of this type of unit is of course that your debtor can see you coming. The advantage? It takes a matter of a few seconds to secure the vehicle to be repossessed and get moving again.

• You can disguise the unit as a 'normal' pickup. Repotruck.com offers two options for 'stealth' repo truck fittings. An undercover wheel-lift is available for USD 8688, and a 'illusion' costs USD 3988 upwards. These kits will fit most common 1-ton and pickup trucks, respectively. The advantage; your debtor doesn't realise till it's too late that you're the repo man. And you don't have a repo-man style truck parked in front of your house!

Many of the new generation trucks allow you to control the wheel-lift from within the cab. That's brilliant, as it means you don't need to get out of the cab at all. Particularly if you're, say, a petite woman, or a man who prefers to 'speak softly but carry a big stick', that can be a real advantage.

Some repo agents pick a truck that can handle most of their business, and then depend on renting a truck to pick up anything 'difficult', such as FWD cars and larger trucks. That's definitely something you might consider, though if you're using rental on a regular basis, it'll cost you!

Extra kit for the truck is worth considering. Extra working lights can be useful if you're doing a lot of repos by night.

Some repo agents have now fitted their trucks out with small video cameras and a hard drive to store information, in case of altercations with debtors or any debate over how the car was repossessed. This can be a smart move. Do ensure though, as with other techniques, that this is legal in your state - apparently such taping might, for instance, be of dubious legality in Illinois.

When you're purchasing a truck, give some thought to financing. You can cut your costs significantly by making sure you secure the best possible deal. You may also find a second hand truck can be a good deal cheaper than buying new. You might also look at auctions of repossessed equipment, though remember that when you're buying at auction you are buying 'as seen', so you need to check the truck out yourself or take along someone
with mechanical knowledge who can do it for you. Look at www.gov-auctions.org to get started.

A secure lot

To run your own full-service repo business you'll need a secure lot where you can store repossessed vehicles once you've picked them up. Looking out of town, where property is cheapest, is sensible; repo agents don't advertise their presence, so you don't need to be somewhere high-rent. You do, however, need security - that includes wire fencing, lockable gates, floodlighting, and CCTV.

You should also think about access for large vehicles. First of all, you'll need a good easy access without sharp turns or a narrow gateway, because you'll often be towing another car behind your truck. Secondly, you'll need access for car transporters when the resale company turns up to take possession of one or more of the vehicles you've recovered, to take them away for auction.

If you have an office on site, that's obviously a bonus. But in fact, all you really need is a trailer - unless you grow to be running 10 agents or more, it's unlikely you'll have someone there all day.

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●Regulation in particular states

I can't state strongly enough that you must make sure you know the rules in your own state. Each state has slightly different rules for repossession agents and you need to check exactly what they are. Often, it's just a couple of minor compliance issues. What I've done in this section is to note those states where regulation is much stronger and where there are some really quite tight requirements with which you have to comply.

Florida - strangely enough, repossession agents are regulated by the Department of Agriculture and Consumer Services. There are several categories of license - E for an agent, EE for an intern, and MR for an agency recovery manager. Agencies themselves also need to be licensed as R or RR (the latter for branch offices). Note that licensed recovery agents may not carry firearms while on private property in the course of their work. If you are applying for an EE license, which you'll need to do if you haven't worked in recovery activities before, you'll need an E agent to stand your sponsor.

California - you need to join an existing agency, and you will need to work there for two years at least before applying for your own license.

Pennsylvania - you need to post a USD 5,000 bond. This is not insurance, it's simply a bond that is held against the possibility of your being dishonest and stealing one of the vehicles you repossess, or damaging it through
negligence. In Pennsylvania, you'll be regulated by the Department of Banking - just as if you were running a local Savings & Loan bank. Though fortunately, the requirements are not quite as tough!

Promoting your services

Who might employ you as a repo agent? There are quite a number of potential client types.

- Debt collection agencies
- Credit card companies
- Credit unions
- Banks
- Car loan companies - they work in the same way as banks, but tend to charge higher interest rates, and have less good credit quality, so higher defaults (and consequently, more business for repo agents!)
- New car dealerships
- Used car lots, which often do their own financing and typically lend to people who can't make the credit scores needed for new car finance - they have a lot of business, but they don't pay all that well
- Leading automotive marques' finance companies, eg Ford, Mercedes-Benz
- Car rental agencies - when hire cars don't come back, they have a problem, and hire repo agents to trace and bring back their cars.

As you can see, this is a business market - you are selling to businesses, not consumers. So it's not like running a sandwich bar or a photography business, in which case you could advertise in the local press or church newsletter. You'll need to get active, because most of these businesses won't be looking in the Yellow Pages, and won't come visit your web page.

Spend some time thinking about your business and how you want to promote yourself. Also, work on putting together your resume. If you've already put some time in as a repo agent or spotter, or a clerk in a repo business, say so - and if it's one of the big and well regarded companies, mention the name. If you have skills from other jobs, mention them. For instance if you previously worked with the police, or as a security officer, that indicates you are calm
under pressure, and willing to deliver a secure and reliable service. If you've
done some time with a PI and you're really hot on skip tracing, mention that.
Also mention any time you've put in on training courses on any aspects of the
job, or any particular specialities you have ('I'm a keen motorcyclist and can
recognise pretty much any production motorcycle at a glance', 'I have
specialised in marine possession up to 150 foot yachts').

You should start by making a list of the possible clients in your area, using
the Yellow Pages or the internet to get a list. Now start phoning - you're not
selling yourself, but trying to find out who is the person who gives out
repossession business to agents. (Of course, some companies handle their
own.)

Next, you can send out a direct mailing - a letter, with your brochure or
resume, briefly setting out what you do, why they should consider using you,
and asking for the business. That's important - you actually need to ask them
to give you a call.

Now, wait a week or two. You may get some calls - if you don't, don't worry;
response rates to direct mailings are often only 1 to 3 percent, that's one call
for every 100 letters you send out. And remember, you only need to find 3
clients to get your business started. Once you've waited a week, maybe two,
it's time to follow up by phone, asking for the individual you sent the mailing
to. Again, remember to ask for something, whether that's actually asking for
the business or just asking whether you can drop round and introduce
yourself.

You might also consider visiting some of the smaller businesses in your area
directly, with your brochure or resume, and having a chat. Of course, if you've
been networking effectively as part of your 'getting started' process, you may
already have some contacts - that would really help you along.
Remember that all these potential clients are already using repo agents. But they may not be happy with them, for one reason or another. They're not going to hand you all their business immediately, and you wouldn't want them to - you need to get established. But all you need to make your business work is to be given a chance at a few jobs to start with.

So you might offer your first five jobs at a reduced rate. Or if the client has a standard rate, you might say 'I'll do five for you, but I'll throw another one in for free'. You might offer to do the first ten on a contingency basis until they're satisfied they want to have you on their roster of regular agents. But do make sure, whatever you're offering, that it's an introductory offer and that you make the offer expressly as a one-off introductory bonus. Otherwise you'll be tied into contingency, or into lower prices, for ever.

(Now if you've come straight into the industry, you might be worried about working on contingency or giving the first job free. Can you be certain that you'll be able to deliver? Of course if you've already put in some time with a larger repossession agency, you'll be much more confident in your ability to deliver the service your customers want.)

If you get three main sources of business you can get between 4 and 10 assignments a day. That's up to USD 4,000 daily potential - though not all those jobs will necessarily close, so you shouldn't budget on such a high rate.

The great thing is that once you've proved yourself, your customers will send you business every day. It's not like the consultancy business where you have to keep going out there to get new business - you will get repeat business all the time. So you're not 'running to stand still' like many businesses.

Some banks, finance houses and major marques give out franchises,
sometimes on an exclusive basis, for particular states or areas. For instance you might get the Mercedes-Benz franchise for southern California. This kind of business is often tricky to break into, and you won't do that from a start-up - you'll need to have a reputation in the business already. However, once you're able to attract that kind of business, you'll find it gives you a superb, regular flow of profitable business.

Repo agents used to be loners - some still are. But increasingly, repo agents are getting together in trade associations to network, and to give themselves a better reputation by setting up requirements on bonding, ethical behaviour, and insurance. You can, and should, promote yourself within the industry. There are a number of trade association conventions, and other opportunities for networking.

Networking can be vital in maintaining your business at top performance. Suppose one of your clients suddenly gives you twice the amount of business. What do you do? Turn it down? Instead, you can look for another agent you know, and contract it out to them. Equally, if you skip trace a vehicle and it turns out to be in another state where you can't work, or a long way away, you can ring another agent who is based nearby, and split the repossession work with them. That way, you still get to make some money - without busting a gut collecting the unit.

If you find five or six real buddies in the industry, you have a real competitive weapon. Often, repo agents who know and respect each other will share business and also information with each other, and it also means you've got somewhere to go if you're not sure about something - for instance, taking on business from a bank which you see in the financial press is expected to go bust, or taking on a new employee. You may also be lucky enough to find a mentor, an experience repo agent or boss who can help you through your first few years with a little timely advice and pointers. They won't run the
business for you of course, but sometimes just a few words - 'don't forget to purchase the upgrade if you buy that model of truck', or 'make sure they pay promptly, they have a reputation for letting it slide' - can be lifesavers.

**Making a repossession**

Let's run through the process of making a repossession. You will have been given the vehicle registration, make, and VIN (Vehicle Identification Number) by the lender, and you'll have the last known address of the owner - whether that's an individual or a business.

You could just go round to that address with the pickup truck. It might, though, be best to make a couple of checks first and to get a little more knowledge. You might use a 'spotter' or drive past yourself - preferably not in the truck you use to do repossessions - to see whether the vehicle is actually parked at the address given. You'll have a reasonable list of addresses to check out, and some may need several drive-pasts before you spot the vehicle - it's not always easy. If you don't see the car after a while you may want to ring that property and see if the owner is still living there - find some pretext, such as having a letter to redirect and wanting to check the address.

You might also want to track down the owner's work address. If she drives to work and parks in the street nearby, you may be able to make an easier repossession there than visiting her house outside working hours. (Besides, when a car is parked on the street, it's on public property and you cannot be told to leave.)

If you can't find it, it is worth phoning the office. Have a cover story ready so that if the debtor picks up the phone, you can get off the phone without making him suspicious. If a colleague or secretary says he's travelling on business, see if you can find out where - without pushing too much; if he's obviously flown out of state, the car will be at the airport or at home; if he's
driven to a sales meeting, try another time. If he's in a meeting in the office, though, you know he isn't using the car, and you can be pretty sure it's parked around the office or parked at home. Plus, you have a half hour of uninterrupted time to pick it up without your debtor finding out out!

Now assuming you believe the vehicle will be in the right place, and you're going to be able to get it, your first job should be to contact the police and let them know you'll be making the repossession. This is sometimes required by state law, anyway, but in any case, it's sensible - you don't want to be accused of a robbery, or have a police officer ask what you're doing if he thinks there's something suspicious going on. You may be asked to give various information about the car being repossessed (eg the licence plate), the date and time you plan to make the repossession and how long you expect it to take.

Keep the details of the police department phone number with you at all times. If you've alerted the police to the fact that you are making a repossession, you should also keep the name and badge number of the officer you spoke to. Then if you do have any issues, perhaps with a police officer who's not aware that you're making a repossession, you have an easy way for them to check out the facts.

Now for a big warning. Do not take the police along on a repossession call! It's against the Constitution. You are making a civil repossession, called a 'self help' repossession. You are taking the car on behalf of the lender, and relying on the civil contract between the lender and the car owner. The state cannot, and must not, get involved in matters of contract between two private persons (or organisations).

Now before you do anything else, make sure you have the right vehicle. Match the VIN number on the documents you have been given to the VIN
number on the vehicle (usually on the driver's side dashboard). Taking the wrong car exposes you to a lawsuit - so make sure you've got the right one. The VIN will also tell you whether the car is front or rear wheel drive, so you know if you're towing which wheels need to be dollied.

You have two ways to make a repossession. One is to drive the car away yourself. You get driven to the site (yes, this model works well for couples who are both working in the business, with one driving and 'spotting' and the other one driving the repossessed vehicles), and either break into the car, or persuade the owner to give you the keys; you then drive the vehicle away. Some repo agents who are particularly persuasive do quite well out of voluntary repossessions - getting the keys from the owner, and taking the car peacefully. This is easier and cheaper for everyone concerned - the owner doesn't have to pay extra charges, and has a chance to take any personal property out of the car while you're there instead of having to turn up at the lot and pay an admin fee later on.

If you have to break in to the car there are a number of ways to proceed. If it's a recent vehicle it probably has a key code, and you can usually find that out by looking at the title slip. A copy of the key code is also usually kept on file at the car dealership. The key code enables you to have a set of keys cut by a locksmith (who will want to see some evidence that you are acting as a repossession agent), or to do so yourself if you have the right machinery. In this case, you'll basically be repossessing the car in just the same way as if the owner had given you the keys - open the door, engage the ignition and off you go. Sometimes, however, the debtor has had the locks changed, making this impossible. (Sometimes, too, the debtor will have done things like removing the spark plugs to make life difficult for you.)

To get into a car without the keys, you can use the slim jim. You simply slide it down the gap between the rubber strip and the window so that it catches
the door lock mechanism. You then pull the mechanism up or sideways, enabling the door to be opened. However, you have to be careful when using the slim jim; if used wrongly, it can detach the rods of the door lock mechanism, making it impossible to open the door even with the right key.

(By the way, remember that your client needs to give you a 'hold harmless' agreement together with the written authorisation of repossession - this covers you in case of later accusations of theft or force.)

If you've opened the vehicle with the slim jim, you'll need to start the car without a key. With old style cars, where the ignition is located on the dash, you simply unscrew the housing, and use a screwdriver to turn the starter. With a new style ignition, where the lock is located on the steering column, you either need to pick the lock, or use a 'dent puller' or lock lifter to take the lock out, after which you turn the starter with a screwdriver. This is tricky stuff; you'll want to practice before you have to do it for real.

The other way to repossess a car is of course to take your tow truck and simply pick the car up, and drive away with it.

This can be very, very quick indeed. An experienced repo agent can do it in a matter of thirty seconds or less.

Once the car is on public property, it is in your possession. So your job is to get it off the debtor's property and on to the road or public parking lot as quickly as possible.

Remember, though, that you need to avoid any damage to the car. Your job as a repo agent is not to punish the debtor. Some repo agents like to throw abuse at the debtor for being dishonest, a bad payer, and so on - particularly on 'reality' TV shows where the producer wants some drama. That's dumb. Your job is to get the car back for the lender so that it can be re-sold. The
proceeds from that resale go to compensate the lender for the fact that they haven't got the repayments on debt that is due. Quite often, the lender won't actually make money on it, but it helps to defray the cost. So, if you damage the car, you might get a nice vindictive feeling out of it, but you are not doing your job. Your customer, the finance company or car dealer, will get a damaged car, which means they get less money for it, and they may be involved in a legal battle with the debtor who asserts that it's your fault, not his, that the car is damaged. And legal battles, of course, always cost money.

Concentrate on delivering the car undamaged, and your customer is going to be happy. Although it's easy to think as a repo agent you should be tough and macho, actually you also need to treat the vehicles you're repossessing with kid gloves - just as if you were delivering them to their first owner.

Once you have repossessed the car, as soon as you are safely out of the way and on public property, notify the police again. You may, at this point, need to go in to the police station and show your documentation - some police forces want to see it after rather than before the act of repossession. By reporting that you have taken possession of the vehicle, you are stopping the debtor reporting it stolen, which could involve you in difficulties.

Your job is now to get the vehicle back to the pound. You should make an inventory and condition report as soon as practically possible. Some repo agents like to do this before they pick the car up, if it's possible - though others prefer to spend as little time as possible at the scene of the repossession. (Taking a digital photo of the vehicle and its contents before removing it from the location can be advisable. Certainly a quick photo of the car from each side doesn't take much time, and it's a real saver for you if there's existing damage to the car.) You'll need to look for such items as CD players, GPS and so on, if they are part of the car's specification, and you'll also need to clear any personal possessions left in the car and inventory them, then bag them for storage so the debtor can come and pick them up.
When should you do your repossessions? Reality TV loves to show repossessions being done in the middle of the night, because it's really dramatic. But when you do your jobs is up to you.

- There's something to be said for midnight repossessions, because the debtor is likely to be at home with the vehicle parked outside. There's also less traffic on the roads so your journey to and from the destination is quicker. But if the owner finds you, he could get sloppy or violent; he may think you're breaking in. When these repossessions go wrong, they are the worst. On the other hand if you are good and fast hooking the car up, the owner may not wake up till you're already motoring away.

- Picking up cars parked near the debtor's place of employment can be good, if they are parked on the street. However, picking up from a manned parking lot at a business park, for instance, can be trickier as you'll need an agreement to go on to private property - and remember, you may not discuss the repossession with persons other than the debtor, so explaining why you need access could be tricky.

- Voluntary repossessions can often be done in the early evening, when the debtor has returned home from work and will be there with the vehicle.

Every repo agent has their own ways of working. Some repo teams allow customers to take anything they need out of the car. If there are three of you in the team and the customer just wants to get her briefcase or his fishing rod, no problem. On the other hand, if you're on your own, this could be intended to distract you while the debtor grabs the car. This is very much up to you.

Sometimes, you'll find a vehicle that is not towable - for instance a car that
has been torched (a really stupid thing to do, but some debtors do it out of spite) or one that has been involved in an accident. For these vehicles, you may need a flat bed truck. If you don't have one, it's probably most cost-effective to find a tow firm or another repossession business that you can pass this work on to, rather than rent a flat bed and do it yourself.

In some cases, where the debtor will not allow repossession of the vehicle and is keeping it in a locked garage, after two or three attempts it becomes obvious that the lender needs to take legal action. At this point, some lenders will go through the courts to get a writ of Replevin. This allows them to force the repossession. At this point, you may find yourself making a visit accompanied by a sheriff, whose job is to ensure that the car is ceded to you (acting as the agent of the lender). However, debtors who have proceeded this far will end up not only having their car repossessed in the end anyway, but they'll also end up being responsible for the legal costs and extra recovery costs.

A final piece of paperwork; you need to send a notice of seizure to the debtor within 48 hours (or the lender may do this). It must include the name, address and phone number of both the legal owner (the finance company or car dealer) and the recovery agency that picked the car up.

Once the car is in the pound, it's usually kept there for 30 days. It is possible that the owner will be able to raise the money required to regain the vehicle, in which case they'll turn up at the lot with authorisation from the credit company. However, this is very rare. Otherwise, the car is usually picked up by one of the resale companies and sent for auction. You also have the possibility of using a remarketing service to sell the car directly from your lot (I'll talk about that in more detail later).

*Getting paid*
You'll want to get paid your bounty. If you're on a strict contingency basis it will be 'no car, no fee' - Ford Motor Company works this way, for instance, which is why some repo agents don't work with Ford. With strict contingency, it doesn't matter how much the tracking and the attempt to recover has cost, you'll just get the standard fee. This work can offer a way into the business but in the long term will squeeze your margins.

You'll need to notify your customer that the vehicle has been recovered. Many of the larger finance companies have their own IT systems which will assist you in this task - smaller companies such as used car dealerships may need you to phone or fax them. Normal payment terms in the industry are 30 days, so remember that for your first few months, you'll be spending money and not getting much in. Once you're through those first few months, your cash flow will be much more secure, but you should definitely aim to get started with enough savings to see you through a tough couple of months.

**Tips and tricks**

Sometimes it's really difficult to get a vehicle because the debtor is zooming around the place all the time and you never know where he's going to be. You might consider giving your spotters a few GPS dog locators ('Zoombak' is one brand), on double sided adhesive tape. If they see one of the cars you're after, parked downtown, they can attach the little locator device under the bumper. You'll then be able to track where the car is being driven on your own GPS set.

By the way, one tip from a repo agent of long experience; before you go live, practise your recovery technique with your repo truck. Find an old lot, and a battered junk car or two, and learn exactly what you can and can't do. How tight a corner can you turn? How much space do you need around the vehicle? How do you pick up when the car is parallel parked and you can't
get right in front of it? The more secure you are in terms of your technique, the quicker your repossessions will be - and the faster you get in and out, the less time the debtor has to make a nuisance of himself.

● **Scheduling**

Ideally, your customers want to know you can be on the case within 24 hours. Speed is of the essence if a delinquent wants to skip town! But to be able to respond to requests quickly, you need to be able to schedule your work properly.

First of all you really need to know your local area. You then need to get a list of all the repossessions you have to do, and work out a route that minimises your travelling time. There's no short cut here, though GPS can be helpful - you'll get better at it with experience.

● **Keeping legal**

Although repossession isn't, in most states, a regulated business, it's easy to get into hot water! There are a lot of legal issues involved in what you're doing, and in cases where a repossession agent disagrees with a debtor, the courts tend not to favour 'self help repossession'. So this chapter is going to talk you through some of the legal issues to make sure you understand them, and can keep on the right side of the law.

Some repo men cut corners, disregard the law and behave badly. Unfortunately, when the public does become aware of repo agents, this is often what they see. There is no need for you to behave like that - and in fact if you do get a reputation for sticking to your legal rights, and observing your debtors' legal rights too, then you'll find dealing with local police much easier,
which can help you improve your repossession rate but far more importantly may save your skin if a debtor becomes violent or you have issues with disgruntled debtors wanting to take revenge.

The legal background

A 'self-help repossession' - that is, where the repossession is being done by the lender or its agent - is a civil matter, between two parties who entered into a civil contract. It is not a criminal matter, it is not a matter for the state, so the police should not be involved, nor should the courts. The rights you are relying on as a repo agent are the rights that the finance company set out in its contract with the debtor.

The police are involved in two very specific ways.

• You'll need to tell them that you are going to make, or attempt to make, the repossession. That is because otherwise, the debtor could ring up and say 'Someone has stolen my car'. (And indeed, it might look like it to them. More often, they're just reporting the car stolen to see if they can mess you up.)

• The police have a general duty to keep the peace, so if either you or the debtor gets violent, they may attend. In this case they are there to prevent violence - they are not there to assist you in recovering the vehicle, and you may have to let it go.

You must repossess 'in a peaceful manner'. That doesn't mean that if a debtor gets angry, the repossession is automatically stopped. But it does mean you have to be careful - and you can't answer back. Suppose a debtor says 'Get off my land. This is mine. Get off.' That's unambiguous. You have to go.

But if she says, 'What the heck are you doing? That's my car!' then you have a couple of choices. You could walk. This is aggro. But then you haven't got
the car.

You *could* get confrontational. Say 'It's not your car. It belongs to the bank. I'm taking it, and if you don't like it, you can take a walk.' The situation then escalates. She phones the police. You're not in trouble - but you're wasting time, and as soon as the police arrive, you're going to have to walk away. Without the car.

Or you can say, 'I'm sorry, but the bank has asked me to take the car. Do you have anything inside it that you want? I'm really sorry, but that's the way it is. Let's see if we can work something out.' She may calm down. She may then say 'Okay, if I give you my keys, can I take my stuff out of the trunk?' By defusing the situation, you are still making a peaceful repossession, even if at first the debtor was unhappy to see you there.

However, if you're told to go, then go. Stay within the law. (If you have the car off the property already, though, it's yours. You are not obliged to return it, even if you are turning in the road and the debtor comes and bangs on your window.)

You need to give special care to any mention of money. I would actually advise you do not mention money, ever. Yes, it's really easy to say 'You could have kept your car if you'd kept up your payments'. It's also dodgy, legally. You are not a bill collection agent, you are a repossession agent. Your concern is not the loan, it's not the interest, it's just simply the collateral - the car. You are only interested in repossessing the asset that the loan financed - you are not at all interested in whether or not the person pays any more interest or debt repayment to the bank.

Now if you were to become a bill collection agent, you'd have a whole set of other laws and regulations that apply. And one of them is about 'duress' - applying undue pressure to make a debtor pay up. In that light, taking their
car away is undue pressure. So don't refer to money at all when you're on your calls, and you'll be fine.

Never, ever break into a closed garage or bust open a locked gate. You may think this is a bit odd coming from me, because I've already told you how to use a slim jim to break into a car. The difference, of course, is that the car belongs to your client, so you're breaking into 'your own' property - just as if, say, someone had called you out because he'd forgotten his car keys and wanted you to get the car moved for him. The garage is not the bank's property.

Sometimes, the landlord of rented properties will volunteer to open them up for you. This can be legally dodgy. That seems to offer you a get-out, as you wouldn't be doing the breaking and entering - but a court which was so minded might charge you with aiding and abetting. That isn't a risk worth taking, so generally, if your debtor has locked the car in, just leave it.

Sometimes a debtor will object that you need a search warrant. You don't. The law here is simple. Your right to repossess the car derives from the loan agreement that the debtor signed with the finance company. You are there by right of that loan agreement. Rights against search and seizure in the Constitution are given to the citizen against the state. You are not an agent of the state, so the Constitutional rights (eg against search and seizure) don't apply. You do not need a search warrant. But, if someone objects to your being on the property, you do need to leave. Of course, you don't have to tell them that. So if, which just occasionally you do, you tell a debtor why you don't need a search warrant and he says 'Oh, okay then, I guess you have to take the car', you're home and dry!

Remember that although getting the car gets you USD 400, getting into an altercation can get you a criminal record. It is up to you to ensure there is no
breach of the peace. Jurors often favour the delinquent over the repo man if there is an altercation. So do try to either get the car quickly, before the debtor can object, or to keep the situation well controlled.

Now a couple of other things you can't do. You cannot stop someone on the street or highway to repossess their car. You cannot forcibly remove someone from the car.

However, you do have some laws on your side.

- Once the delinquent asset leaves the property, it can lawfully be repossessed. So if, for instance, you track a car to a gas station, and the debtor gets out to pay for petrol, you can repossess it from the forecourt there and then. However, your time is valuable - this can be a costly way to proceed, unless you've already tried everything else.

- It is against the law to conceal, sell, transfer, or dispose of property that has a lien on it. So if you catch your debtor trying to hide the car, you can inform the bank.

- Once the repo agent has tried and failed to repossess an asset, the authorities can be called in. The next caller may be the sheriff.

These two last points are ones that sometimes persuade a recalcitrant debtor to hand in the keys. Do they want to be caught breaking the law? Some won't care - others will say no, I want the car, but I don't want to be breaking the law. (Doctors, lawyers, dentists, accountants - all kinds of respectable professionals - are really not going to want legal trouble.) And no one ever wants to see the sheriff arrive at their house, so if they can avoid it, many debtors will - by giving you the keys.

Some macho repo agents go way beyond the law. However, they are likely to find themselves involved in legal trouble. One agent who became involved in
a late-night altercation with a delinquent who was armed shot him - and though the repo man says it was in self-defense, he is up on a murder charge.

The US District Court for North Alabama says lawsuits against debt collection agencies increased 295% from March 2008 to March 2009. Many suits for violation are filed by people who are the victims of mistaken identity by the bill collectors. Now these guys aren't repo agents, but I think that shows you just how tricky the whole situation of dealing with debtors can be. There aren't figures on lawsuits against repo agents, but I bet the numbers are pretty high.

The more 'macho' agents are also those who are at most risk of death or injury as a result of their actions in allowing a situation to get out of control. Pick which level of risk you feel comfortable with. Obviously, if you back off as soon as the debtor shows any attitude other than complete friendliness, you're not going to do well as a repo agent - you do need to be able to convince someone who's upset and perhaps feeling defensive to hand over the asset. But when things actually become dangerous - if the delinquent starts waving a gun around, for instance - then you need to know how to back down quickly and effectively. The one or two percent of really dangerous situations can usually be avoided long before violence breaks out - and you owe it to yourself to get out of the place before it does.

It can be helpful to keep a log of the outcome of visits. If you see that a higher number of visits are being terminated without repossessing the asset, you need to ask yourself why. There are a number of possible answers.

• You're getting too scared and walking away instead of continuing to persuade the delinquent to do the right thing. You need to be a little more persistent.

• You've taken on some business which is less good quality - if all these
cases come from a particular lender, then you need to ask yourself if it's business you want.

• You haven't adjusted to a change in the business. For instance, if generally you're dealing with professionals like computer programmers and stockbrokers, and suddenly you find yourself dealing with more plumbers, builders, and construction companies, then you might simply need to adjust to the fact that these guys will tend to express themselves more forcefully - and once you have got the feel of this clientele, you'll see your success rates increase again.

There is also a special case that you need to be aware of - the Soldiers and Sailors Civil Relief Act. This applies to contracts which were made before someone joined the military. (It doesn't apply to contracts made after the person joined up. But it does apply to reservists who have been called up.)

You can't repossess anything from a person protected by this law, or from one of their dependants, without getting their commanding officer's permission first. Only if the contract was made after enlistment can the repossession be made. With reservists, the law takes effect with deployment. You really need to be very careful of this - and if you find out that you have a repossession order which involves a member of the military, bounce it straight back to the finance companies.

**GLBA**

The Gramm-Leach-Billey Act is a federal privacy regulation. You'll need to know about it, as it affects the ways you can obtain, share and use information.

• Under GLBA, repo agents are recognised as 'business associates' and can have access to personal information to fulfil their task of repossessing the
assets;

• but the repo agent has to protect the data just as well as the financial organisation would do.

Now that means not discussing the repossession with anyone except the debtor.

If the car is blocked in by his wife's - you can't mention the repossession to her, so unless he's there, you can't proceed. You could use your tow truck to move the other car, but if you damage it at all, it's at your own risk - you'll have to pay for it. It's not really worth the risk - come back some other time.

You can of course do a condition report even if you can't get the car.

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• **Tracking down assets - ‘skip tracing’**
Sometimes debtors will 'skip town', or move address, to get away from their creditors. You'll need to track them down if this is the case, and it's called 'skip tracing'. While sometimes it's included in the repo fee, often it involves a separate fee.

This is where repossession business starts overlapping with the work of the private investigator. While some repo men concentrate on the 'tow away' part of the business, others derive great job satisfaction from tracking down the most difficult cases. Skip tracing is likely to become even more important now that lenders are tending to give their borrowers more time. Many lenders used to foreclose after just 30 or 60 days, but they're now allowing 90 or even 120 days which gives delinquents more time to 'skip' (move out of the district).

Sometimes you'll find that the debtor has moved out of your area altogether.
In this case, membership of professional organisations like TFA can be useful, as you can link up with another member in the relevant state. You've found the vehicle, they recover it, and you share the fees.

Your first port of call for skip tracing is the internet. Most people leave traces all over the place on the web and in public documentation, and plenty of sites exist to allow you to trawl information from phone directories to traffic violations. Fee based sites such as accurint.com and searchamerica.com allow you to look up information - they charge fees of a quarter or perhaps 40 cents a search, sometimes up to USD 5 if it's a particularly sophisticated search. USPS.com, the US Postal Service, is useful and free.

bigbook.com (a business listing directory) and switchboard.com (which enables you to search on an affinity such as American Dentistry Association) are useful free resources. Reversephonedirectory.com is also worth knowing about - it enables you to find the person or business associated with a given phone number.

Searchsystems.net has database access to public records in the US and other countries, too, with some fees charged for particular types of search (and a USD 19.95 fee per year for access to the best databases), or you can use brbpub.com for free. These include the civil index, criminal index, and marriage records from the Recorders Offices. You can also use PACER (pacer.psc.uscourts.gov) to find copies of Federal Court records, but you'll need to register and there's an 8 cents a page charge for any records you find, so you'll need to be fairly certain of what you want before you go on to the system.

Has your debtor died? Obitcentral.com has information from local newspapers and other sources that is worth searching, just to make sure you know. Deaths are also reported to the Social Security Administration, and you
can search for these via ssdi.rootsweb.com. Not dead, but equally unlikely to be around when you call, are those individuals who have been sent to prison, and you can check on these at bop.gov via the 'inmate locator'.

Where do you start? Well the first thing you do is the most obvious - you look up the telephone directory.

Then you can use Searchsystems 'find people' database - full name, age, city, state are given for free, address and phone for USD 1.75. Searchsystems shows the date of the record, so you'll know if it is more recent than the last address you have on file.

You might want to search by county. Most 'runners' (see below) stay in the same county - they don't go far. You might want to search recorded documents, which include deeds, mortgages, judgments, child support enforcement, leases, partnership documents and so on. In some counties you can search voter registration. If your subject is a licensed professional - and that includes security guards and contractors, as well as doctors and lawyers - you can search the licenses.

You might also want to search on relatives, roommates, neighbours. They may be able to put you in touch. Make contact by phone or 'door knocking' and take it from there. Remember though for two reasons you'll have to use a cover story - first, you don't want to tip off your 'runner' that you're on his trail, and secondly, you must not discuss that person's financial affairs or the repossession with anyone other than himself. So say you have a TV that he put a deposit on, and you need to know where to send it, or that you've lost touch and you want to call or send a letter. One skip tracer said he was from a lottery syndicate they'd set up at a local bar and wanted to give John Doe his twenty bucks winnings!

You could also run an SSN trace. That can be very useful as it might pick up,
for instance, a recent job application or application to rent an apartment. Utilities such as gas, water, and phone also often use SSN to look up new customers and determine what deposit they need to put down. There are three credit bureaus that offer this trace; TRW, CBI and Trans Union. This search will cost you money, but it's quick - and probably picks up more current information than any other search. It's also getting more and more difficult for runners to stay off the SSN files - and often, they won't actually think that they've put information in the public domain, for instance when they fill in a job application they'll have no idea that could end up on their SSN file.

If you can't find the person you want, can you find his/her spouse, kids, brother or sister? Sometimes that's a good way to go. And while we're talking about relatives, by the way, remember that women sometimes revert to their maiden names after a marriage breakdown, or continue to use them while married, so it's worth checking that out if you're tracking a female runner.

Civil court records can sometimes be really useful. After all, if someone is having their car repossessed, it's quite likely they will have other people after them for money, too. In criminal records, traffic violations can be a great place to pick up on a runner's current address - although professional skippers are happy to give a false address, most runners won't lie to the police when they're picked up.

By the way, never tell a skip how you found them. While most skips are just people who've found life suddenly got too difficult for them, there are a number of professional runners who make a living by burning their creditors and running instead of paying up. Don't tip those guys off that they've left a loose end, or you'll be making your job much more difficult next time out.

Many finance companies have skip trace departments. You may not get anywhere by phoning the switchboard or looking at their published telephone
directory - it's often a speciality they're not proud of. However, if you phone up and say you have information that might be useful about the whereabouts of one of their debtors, you'll probably get through to one of the skip tracers.

Now at this point you'll be grateful you really have done your work. Don't bluff your way in; have the information in front of you. Admit you've got a tough case, and give your callback number at once - that establishes your bona fides. Then ask if you can verify your existing information, what you already have. That's an important step; it again helps establish your credibility, but it will also help to avoid issues of mistaken identity. Then ask for any references that might help you (that can be an important word). Write down the name and phone number (and email) of the person you spoke to - that's important; ask them if they'd like a call back if you do find the 'skip', and they'll almost always say yes.

Once you've got these contacts, don't burn them out. Do use them when you have a tough case.

*Backwards skip tracing*

Backwards skip tracing is a way some repo agents make a little extra return - they try to spot cars that might be 'running' and then check up to see whether they're 'wanted'. If you spot cars with out of state or out of county tags, it's worth running a title trace - then contact the lending company is a lien is shown. Quite often, these turn out to be 'skips'. Can get assigned to 15 percent of those queried. Obviously, if you try this on next-state cars around Thanksgiving or Christmas, you'll be wasting your time - but if you're in California in February and see an Alaskan tag, it may be worth your effort. Be sensible!

*Types of skip*
'Runners' are people who have got themselves into a tangle. They might be quite ordinary, responsible working people till it all goes wrong - husband moves out, they lose their job, they're ill for a couple of months - and suddenly, it's all too much. These guys are amateurs; they tend to change jobs frequently, or do odd jobs for cash, they don't have listed phone numbers, but they keep up the same habits and they don't change their identities. So for instance a 'runner' will move house and not get a new phone, but he'll visit the same bar and go to the same ball games. They are not all that difficult to find.

'Professional skips' on the other hand are trickier for you to find. They tend to clean up the loose ends, and they are smart enough not to hang round the same bar, or move just round the block.

Although as a repo agent - unless you go in for the really high value stuff - it's never going to be worth your while taking on really difficult skip tracing, it's worth learning some of the techniques. Some repo agents really like a challenge, anyway - getting the car that no one else could find - and you bet if you manage to find one of these for a client, they'll remember it!

One private investigator was trying to get hold of a certain Jack Spencer, but he was handicapped by the fact he didn't know what the guy looked like and didn't have a recent address. He spent an afternoon ringing all the mail drop services in the area asking if Jack Spencer had any mail. Finally, he struck lucky. Having found the right mail drop, he then went and bought a fishing rod, packaged it up, and sent it to the mail drop. He staked out the mail drop for a few days - and was eventually rewarded by seeing a tall guy with a droopy moustache come out of the mail drop with the long thin package. Now he knew what the guy looked like - and he was able to tail him all the way home, too, so he had a current address. That's a neat trick, though it may not be worth your while to spend three days - and the cost of a fishing rod! -
tracking down a car that you'll only get a couple of hundred bucks fee for.

Another skip tracer has found that he's quite often able to get the latest info on the 'runner' when he turns up at the door in bellhop style uniform with a bunch of flowers - 'Oh goodness, that's the address we had for him...'

Ex-spouses can sometimes be very helpful in tracking down their exes. A wife who's been left with limited means and two children can take very great pleasure in helping people get hold of her ex-husband - though remember, you can't mention exactly why you need to find him.

Hangouts and hobbies can be useful things to know. If someone regularly goes to a particular church or bar, or fishes a particular lake, then you don't even need to track down the debtor - just look for the car there at the right time!

One skip tracer for a PI had followed all these avenues, and still got nowhere. In desperation, he was looking through the file when he noticed photos of a handsome labrador dog. One of them was marked 'Charley'. Well, just in case, he phoned a few vets' surgeries near where the runner used to live. Surprise surprise! The third vet knew 'Charley' immediately - 'Yes, he came in on Saturday. Oh, he's lost is he? Just his name on his collar? Well, let me see - you could take him straight round... Give him my love, he's a big softie.' Of course, that vet might have asked for the dog to come to the surgery... but she didn't. That's the kind of break you have to rely on when you're skip tracing!

**Spotters**

Most repo agents use 'spotters' to assist them in their work. If you have a car and reasonably good observation, you might take up work as a spotter to start off your career in the industry. You won't need to get involved in the
tough work of actual repossession (though some spotters do assist in this work), and while you won't be earning as much as a full agent, it's a good way of getting into the industry while learning the ropes.

If you think about it, there are a number of stages to making a repossession.

1. You get the details of the vehicle to be repossessed.

2. You find out where it is. Your natural first thought is that it will be at the debtor's home or office premises so you try there. It may be parked round the corner, so you try there.

3. But that won't find all the cars on your list. That's where spotters come in.

The spotter won't actually carry out a repossession. Instead, the spotter simply cruises to find the vehicles that are due to be repossessed, and phones the repo agent when they find one.

You might only use spotters to find the vehicles that are most difficult for you to get – where two visits to the debtor's home, say, have been unsuccessful. But you should also consider using a spotter as your first line of attack – sending the spotter to make sure the vehicle is where you think it is, before you go to the cost of taking your recovery vehicle (yes, they're real gas-guzzlers) out to the premises. And of course, your spotter will be driving a normal car down the road - nothing to suspect - whereas if you take your tow truck out to the premises, you've already put your debtor on alert that the repo man will be calling.

If you're working on your own, you might consider 'spotting' using a small car or motorbike, to minimise your fuel costs. Take the truck out once you've located the vehicles you need to repossess. It's not foolproof - your debtor may have decided to take the car out to the supermarket, or drive out to the coast that afternoon - but it will save you paying for fuel to take the truck out
to a house that has been abandoned, for instance, where you are never going to find the car you're after.

- **Managing your business**

Some repo agents still manage the business on the basis of pen and paper. However if you get quality management systems put in, you can run a much better business and make better profit margins.

If you're taking on employees, you should ensure that your processes and procedures are written out. That sounds like management jargon, but actually it's very simple. Write down exactly how you make repossessions - every step in the process. Exactly how you deal with your clients. Exactly how you deal with the police. Then you have the comfort of knowing that all your employees should be doing everything exactly the way that you do it. (If one of your employees decides to go his own way and takes a stick to a debtor, and ends up in jail, your written instructions could well save your firm from being tied up in legal action, as you can prove that what he did was against company policy.)

Some repo men have very different ideas of the job and how to do it - make sure all your employees are singing from the hymn sheet or you can easily get in trouble.

Some clients, like the larger finance companies, may have their own computer systems they want you to use; there are also third party systems such as AutoIMS.com which will help you deal with clients' instructions. You'll be able to aggregate the vehicle details and print them out, for instance, you'll be able to sort your requests by age so you can see which vehicles have been on your system the longest (and might need skip tracing, for instance)
and which are 'new'.

Managing clients is a fine art and you need to make sure they don't get to take you for granted. Manage their expectations - don't promise 100% recoveries and then only recover five of the ten cars they've asked you to repossess. Try to always deliver a little bit more than you said you would.

Safeguard your cashflow - your receivables figure is important as you will need to fund your business for a while before the cheques start coming in. You'll also need to fund new customers for a while when you grow the business. Some repo agents have as much as USD 80,000 in bills out to lenders - who are also, in some cases, struggling just as much as their delinquent borrowers! So make sure that you know exactly how long your clients have had credit; if it's more than 30 days, chase it gently, and if it's more than 60 days, chase it in a determined way. Try to take less business from the bad payers - the last thing you want to end up doing is working three quarters of your hours for the guy who doesn't pay you on time.

Ensure you have more than one customer, and try to make sure you have a good spread of business. If you have five main customers and none of them accounts for more than a quarter of your total business, if one of them goes under, you'll probably survive, though it won't be easy. If one of your customers accounts for half your business and then goes under, you're going to have an uphill battle just keeping your business alive.

● Dealing with trouble
Many repossessions go quietly. Some do not.

Many repo men pride themselves on their 'salesmanship'. Sometimes being an unusual type for the job can help - an elderly man is one of America's top repo agents, since no one can really refuse 'grandad'.

One skill you really need to learn is how to defuse anger. Plenty of debtors are angry people. They're angry that they lost their job when the factory closed down. They're angry that they lost their money in a bust S&L. They're
angry that the mortgage is difficult to pay and their house might be under threat. And all of this anger is getting channelled to you, because you're the guy who called to take the car.

Don't react to that anger. It isn't personal. Some people just need to let off steam - to believe that someone is listening to them. Sometimes, you just need to listen and sympathise - don't argue, don't put your own point of view at first, just listen and say you're sorry. If you hear the debtor say 'I'm sorry, I know it isn't your fault,' or 'I don't mean to give you a hard time', that's a sign that they're just letting off steam. Listen, sympathise, wait a couple of minutes, and you'll probably be able to take the car once they cool down.

Some people need you to help them retain some self-esteem. For some people, particularly older people, having a car repossessed makes them feel ashamed and guilty. If you say, 'I know it's not your fault,' 'I know things are difficult right now', or 'I'm sure you really tried, and it's a pity things turned out this way,' then you are helping them give up the keys gracefully by not blaming them, and allowing them to walk away feeling they have done the right thing.

Remember that with repossessions at night, property owners can get the wrong idea, and think you're breaking in. You should have the papers ready to show them, and you should try to look official. If you look like a thug, then they're more likely to think you're a housebreaker or car thief; if you look smart and have a company shirt on, for instance, it makes the situation more obvious.

Some people are concerned that the repossession may not be legal. Make sure your paperwork is in order. They will often back down as soon as they see that everything is legally above board.

If after all this you still find you're not getting anywhere, it's time to cut and run. Except in one case.

Sometimes you **will** get a gun pointed at you. If you do, *don't run*. That can encourage the person to shoot at you to make you run faster - and if they aren't good marksmen, they might hit you by mistake. Instead, stand your ground, facing the gun owner, and tell them it's okay, you are not going to take the car, you get their point. Repeat, you are going to leave them the car. Then tell them calmly that they just need to put the gun down, and you'll go, but they must put the gun down first. If you have already hooked up the car, unhook it, making it very obvious exactly what you are doing - say, 'I'm unhooking the car, look, there we go, it's unhooked'. Then, and only then, turn to go.

Should you take your own gun? I'd say no. Some repo men would say yes. In any case, you need to check your state regulations anyway - in some states repo men aren't allowed to carry a gun at all, for instance in California. My gut feeling is if a situation gets to you having to pull out a gun, it's already gone
way too far.

You should take a mobile phone. Occasionally, someone will tell you that they're going to call the police - one repo man, in this situation, offers them his mobile with the local police number already showing for them to use. That really defuses the situation, as he is obviously cool with the idea of the police showing up. If you're in any kind of trouble, you have the option of calling the police yourself, too - though of course, you should make clear you are legally in the clear before you call them in. One repo agent found his tow truck had been blocked in front and rear by vehicles belonging to the debtor's family - he called the police in to ensure he could get away.

● The numbers

Let's run through a basic business plan for a repossession business. We'll start with the figures for just you working on your own, and assuming you can get enough business coming in to work full time.

Say you're getting an average USD 400 a car. Even if you only manage to repossess one a day, that's USD 2,800 a week if you work seven days or USD 2,400 if you work six. That adds up to total fees of USD 120,000 to USD 140,000 a year, even allowing you two weeks' holiday time. Now out of that, of course, you do have to pay your costs - advertising, research costs, the cost of abortive call-outs where for instance you might have a wrong identification of the vehicle you're trying to repossess or where you decide the delinquent is becoming dangerously threatening, the cost of your association membership, and of course the maintenance of your tow truck, together with fuel costs. Even so, you're probably going to be able to retain at least half of your total fees in pre-tax income.

What can change the numbers?

● Of course you should be able to repossess more than one vehicle a day. Many repossessions take less than half an hour, so theoretically you could make a couple of thousand dollars a day if all your jobs are simple ones. That would give you some USD 12,000 or more a week (working six days). Remember though before your eyes light up too much at that, that sometimes you just can't find a car anywhere, other times the debtor won't let you take it.

● On the downside, you might see competition from low-priced repo agents bringing your prices down. Sometimes you can't avoid it - after all, anyone can enter the repo business. If you only make USD 200 a car, then obviously the numbers change - you'd only made USD 1,400 a week with one car a day and seven days' work, or USD 70,000 a year before costs.
A straw poll of existing repo agents showed average repossessions varying from 4-5 a week (one a day) to 15-16, with a few top agents hitting 20-21. That might not look so good, but those agents with lower numbers were often only working part time. Those who were working full time were often getting 2-3 a day on a regular basis. One repo agent who was only working as a spotter and getting voluntary repossessions (where the debtor agrees to give up the keys) on a drive-away basis was still getting 5-7 repos a week, so that's about USD 1,000 a week before costs, and the costs obviously don't include running a truck for this form of business. At the very top level agents were making USD 4,500 or thereabouts every week - but that is experienced agents who had been in the business a long while and were very highly motivated to work long hours. That level of performance isn't normal for a one-man band.

A similar straw poll saw many agents making from USD 50,000 to USD 70,000 a year, and some higher. That’s one man bands, only - that does not include agents who had grown their businesses by hiring others to work for them, though it may include some agents who were using spotters.

Sometimes it is smart to walk away from business. If a company wants to pay only USD 100 a car, and wants you to work on a contingency-only basis, that's not business which is going to put food on your table. Equally, if a customer is sending you repo business where 90% of the cars need skip tracing, and you find they've always got difficult customers with a high percentage of them the gun-drawing kind, you might want to drop that customer. They wrote the loans - let them get the cars back!

You'll need to assess your costs for your first year of business. It can cost USD 80 in gas every day to keep your truck on the road, for a start. This will be your single largest cost from day to day. You need to factor in the rent of your secure lot, your fuel costs, maintenance, insurance, and office bills.

Sourcing your truck, insurance and property is going to be one of the most
important influences on your costs. Remember, although you want to get the capital cost of your truck down, you also need to think about fuel efficiency, as over time this will make or break your business. Buying insurance is boring, but the effort you put in could save you a significant amount of money. (Ask other repo agents you've networked with who they use and whether they've found a reliable cheap broker or company - equally, they might steer you away from the more expensive insurers.)

The difference between your planned repossession fees and your costs is, obviously, your profit. If you're working on your own, then this profit all belong to you. But remember, that's your salary. (Another way of working out the plan is to decide that you'll pay yourself so much per week, then include that as a cost, along with the fuel, office costs and so on.) So make sure that you have enough to live on.

Look at your plan and make sure it's sensible. You're just starting out, and with the level of cost involved, it will only work if you repossess thirty cars a week? Ain't gonna happen! On the other hand, if you have to repossess five cars a week to make a profit, that's probably quite achievable for a start-up, and as you gain experience and clientele, you'll probably be able to make a tidy profit.

Stress-test your plan. What would make it fail? How few repos can you have in a week before you fall behind and start to make a loss?

And don't forget to keep checking your business against your plan, and keep updating the plan. A business plan shouldn't be a document you write once to give to the bank, and then put in a drawer and forget. At the end of your first month look back and see how the plan looks against what you actually achieved. Did your truck cost more or less to run than you expected? Did you repossess more or fewer cars than you expected? What was your success rate? You may need to tweak the plan to reflect your experience. It's this proactive use of the plan to get a better understanding of the business that
sets the best businesses apart from the rest.

*Working smart*

You can work long hours in this business. Plenty of repo men do that, and they make enough money doing it. But you can also work smart. You might end up working fewer hours for the same money - or the same hours for more money.

To work smart, one thing you'll need to do is to track each of your sources of business against various headings. For instance, suppose you get a certain amount of business from Skip Chase Financial. You'll want to work out

- How many repos they're giving you,
- how many you can trace,
- how many you can repossess first time,
- how many need 2-3 visits,
- how many are outstanding after a week, after a month, etc
- how many are 'dodgy' (violent, gun pulled, etc)
- what you're getting paid per recovery.

This gives you an idea of the quality of business you're getting - how many are untraceable or unenforceable, how many are nice easy cases. If you put this data on a spreadsheet you can easily work out the percentages; 5% 'bad' cases, 25% first-time repossession, 10 repos a week coming through. So that's 2 or 3 a week (25%) that you'll manage to pick up first time. Double that business, and you might end up with 5-6 a week from that one customer, which would bankroll your business.

If a company is giving you contingency-only business, and you're only managing to find and repossess one in three vehicles, you're not doing so well. If another company is giving you the same type of business but you're averaging 2.5 of every three on their jobs, then obviously you want to get more of their work and less from the other company. The only way to track
these numbers is to keep accurate records, using a spreadsheet or database software so that you can easily work out which is your most profitable business.

Be aware that some finance houses will try to do the 'easy' jobs in-house and only send the trickier ones out to repo agents. It's obviously better to work for a bank which hasn't creamed off the best and easiest business for its own employees.

Of course a lot depends on the price too. You might have one client who is sending you a lot of business that requires tricky skip chasing - but is paying you top dollar for those cars that you do manage to bring in. In this case, even if your success rate is lower, it may be worth keeping on the business.

Track how long each repossession is taking. The longer each job takes, the fewer you can handle in the time - so the less you will make. Sometimes it will take a long time to talk someone round to letting you on their premises and handing over the keys. But your aim should be to keep repossessions 'short and sweet'. Don't be brusque or hurried, but with experience you should be able to stop people stalling, and ease them gently on the way to giving you what you need.

*Know your kind of business*

Most people think all repo agents are the same. But you'll probably find there are particular parts of the business that you're good at, and other parts you don't enjoy so much. Knowing what you're best at, and trying to concentrate as much as you can on that part of the business, is key to making a long term success of your repo agency.

If you're really good at the final stage of the process, at talking to upset people and persuading them to give you the car keys, then you might want to concentrate on business where that's the main part of the job.

On the other hand, you may find after a while that you're getting more and
more into the skip-chasing part of the job. If that's the case, then you may want to consider going after more tricky business - for instance moving after the very big price tag markets in super luxury yachts and in major industrial equipment. Believe it or not, oil rigs, huge earth movers, and even whole paper mills have been known to go missing - and tracking them down can be exceptionally profitable, though difficult.

Some repo agents prefer to concentrate on the basic tow-away business. They like to do quick repossessions, thirty seconds in and out. If you're like that, then you should think about employing someone to do the ‘talky’ repos, and employing a skip chaser to help track down the difficult cases, and then concentrate on doing the driving and towing away.

Couples can sometimes do well out of the business. One man and wife team work with the wife as spotter and door-knocker - knocking on house doors and asking whether the debtor is at home, where the debtor is living or working, and getting information. If she can get the keys, she drives the vehicle away. The man is the repossession agent, concentrating on the actual physical repossession of vehicles. (That's the way it works for them - but it's not always the women who are the best talkers, and it's not always the men who are the best drivers, either. Who does what depends on your own particular aptitudes - and that after all is why you're running your own business!)

**Building your business**

The great thing about this business is that if you want to, you can operate as your own boss, taking responsibility for yourself and earning a reasonable income. But you can also decide to take it further and build a sizable repossession business.

For instance Falcon International in Daytona Beach has 50 employees and a fleet of 10 trucks, bringing in up to 400 cars a month. The biggest firms in the
TFA have revenues of USD 3m a year or more - and multi-million dollar repossession fees have been claimed by some skip-chasing repo agents who have managed to track down major fleets of mechanical construction equipment, and even, on one occasion, a complete oil rig.

You might start off using drivers and paying over 33 percent of the repo rate to the drivers. That works well as your first step, as you won't be employing them - you're using them as subcontractors - and if the level of business drops, you simply stop passing it on.

If you have a particular part of the business you are good at, organise your business so that you can concentrate on it. If you're good at skip tracing, then hire people who can do the actual physical repossession for you. If you find you have a quick eye and make a good 'spotter', but perhaps you find the actual repossession takes too much out of you, then find drivers to handle that side of the business.

At some point you'll probably want to take on employees. Now you need to go back to your business plan and work out how much new business each employee needs to handle for you to make a profit out of the hire. How much extra business can they do? How much do you need to pay them - including health insurance and mandatory taxes? Rework that business plan - and then, keep checking if your forecasts were correct, and tweaking the plan to take account of experience.

Eventually, you might even decide to step back and just manage the business, managing the marketing of your services to banks and car companies, scheduling and hiring, and not actually doing any of the work yourself. In fact you could start out like that - but I wouldn't recommend it; even if you only work as a repo agent for a couple of months, you'll get so much knowledge of the business out of doing it that you really can't replace by just reading about it.

Once the business grows beyond four or five staff you'll need to set up a
system for giving your employees or subcontractors targets and managing
their performance, and for distributing your repossession jobs fairly. Like
most things in the business, this is essentially simple to do, but it's important
that you get a system and stick to it. It's also important that you take the time
to sit down at the end of every month and look at everyone's performance.

• How many repossession did each employee/contractor close?
• How many did they track down but haven't yet closed?
• How many violent incidents were reported? (This may show up problems
  with an individual, which you need to address, perhaps through training or
  mentoring.)
• What percentage of repossession does each employee have outstanding
  over a week? Over a month?
• What percentage of repos were successfully completed?

The first question is obviously important but it's not the only one you should
ask. For instance, if an employee was given thirty repos and managed ten,
she's not completed such a good percentage as the guy who was given ten,
and managed seven. He has a much higher hit rate. That's why you need to
devote the time to running these statistics and looking at them in depth. Then
you can decide what action to take. Some employees may need training, for
instance in skip tracing techniques or managing difficult situations. Others
may want to specialise in particular areas of the business, if they're great at
one kind of business and not so hot at others. (Some employees may not
have a future with you - but if you're running a good organisation you want to
try all the different ways of improving their performance first. In this business
as in others, give respect to get respect - and remember that if you fire an
employee without giving them a chance, the employees you want to keep will
see that happening, too.)

Diversification
Diversifying your business can help add value and grow your total income. For instance, you might consider whether online remarketing can add value. Up till now, most repo agents have recovered the car, then sent it back to the finance company or on to a major auction house. The transport of the car introduces a further expense and can also take some time, during which the car is not available for sale. Using services like Openlane.com, agents can remarket cars which are on their lots.

This has a number of advantages. First, it cuts out the cost of sending the car to another site for auction. Secondly, it can increase your revenues since you're getting a slice of the sales value as well as your repossession fee. Thirdly, it makes you a one-stop-shop for your customers - used car lots, of course, may feel they can do a better job of remarketing the car, but many small finance companies would rather you did the whole job for them. You could of course sell from your own lot, but you'd then only have a local market; via Openlane, you can access a national market, and particularly if you're dealing in specialist marques or sports cars, that can be a big advantage. Resale could also be much quicker when your customer doesn't have to wait for a big auction to be due - the car might easily sell in a few days instead of being tied up on the lot for weeks or even months.

**Specialising**

Equally, you might grow your business by becoming a specialist. You can then concentrate on taking a high percentage of business in that particular market, rather than competing against every other repo agent in the larger and more general market. The advantage to you is that the margins are going to be higher, and many smaller and less specialised firms won't be able to compete convincingly against you in your chosen market.

So for instance you might choose to specialise in a particular marquee (eg Mercedes-Benz). Many of the major automotive marques have their own
credit companies to finance purchases of their cars, and operating under licence for them can be a profitable niche. That's particularly the case for luxury cars, where each car is of relatively high value.

You might also look outside the automotive market. While the overwhelming majority of the repossession market is involved with cars and light vehicles such as pick-up trucks, there are lucrative niches in, for instance, boats and semis, and even industrial equipment.

You might specialise in boats if you have a marine or nautical background. You might then be looking at getting yourself a decent boat rather than a truck as your main recovery vehicle - though some boat recoveries are done using a trailer to tow away the boat. You'll need to network with local marinas so that you can phone up and track down missing boats - and you'll need a boating licence. You may also find you need to settle overdue mooring and dock fees before you can take the boat - that will all be settled eventually by the lender, but in the meantime getting a business credit card might be a smart move! (And sometimes, the boat will need refuelling before you can take it away, unless you're towing.) Experienced boat repo agents say you'll also need a sharp knife, as sometimes cutting the lines that secure the boat to the dock is the only way to make a quick getaway.

(Remember the rules for when the car is yours - if it's on public property and you've got it hooked up to the trailer? With boats, there's a similar rule; if it's away from the dock, and moving, it's yours. If it's still tied to the dock, or stationary in the water, you have to give it up if asked. So being able to make a quick getaway - fire up the motor, sever the lines and get it under way - is just as vital in marine recovery as it is in auto repossessions.)

Marine repo agents also need a knowledge of basic mechanics. Often, boats' maintenance has been skimped, so you might need to know not just
how to hotwire the engine using alligator clips, but also how to restore steering with a monkey wrench, how to repair a bilge pump, or how to clean a fouled prop. You'll also quite likely need to have a pump - some boats are half-sunk when they're repossessed and you'll need to keep pumping to stop them foundering entirely!

National Liquidators (www.yachtauctions.com) is the national specialist in the repossession and auction of recovered boats. It recovers 200 boats a month in Florida, Ohio, and California, from fishing skiffs to million-dollar luxury yachts. Agents with NL can make USD 200 a day - because NL gets several thousand bucks per recovery, plus 10% of the recovered boat's auction proceeds.

I'm not going to go into great detail about the other markets here but you should definitely think about them if you have specialised knowledge, or if prefer detailed investigation and bigger contracts to the regular towing-away lifestyle. For instance, there's a great niche market for the recovery of oilfield equipment. You aren't going to find a rig every day - it's much more the kind of business where you'll spend three weeks investigating and trying to locate the property, then perhaps a week staking out the location before you can repossess it. So that's not got the regular cash flow characteristics of the automotive repo business. On the other hand, it can pay really big fees, and there are very few repo agents who have a reputation in this field. You might develop this way yourself, while running a repo business that lets employees deal with the more day to day stuff, and that could work well for you financially while giving you a bit of a challenge and some real job satisfaction.

Semi-truck rentals and loans also create a niche market for the repo agent. You'll need your full licence for driving these rigs if you want to go into this market - which can sometimes be very profitable indeed. One repo agent repossessed 60 semis after a local firm defaulted on its loans - a simple tow-
away job that was highly lucrative! Of course, it's not always that easy.

There's even a market for repossession airplanes - whether they're rich men's toys or corporate jets, if the loan goes into default, it's time to fly them back to the bank. Airplanes and semis usually generate at least twice the fee you'd expect for a car, sometimes more, so this can be really good, high margin business.

And there's a market for motorcycle repossession, too. Because motorbikes don't always fit tow trucks well, they can pose problems for generalist repo agents. If you're a biker and want to concentrate on these machines, go ahead - it's potentially profitable.

● Linking up
I've already mentioned some of the professional associations a couple of times in this e-book. Several professional associations cover the industry, and they tend to overlap rather than competing - some repossession agents belong to more than one.

The importance of these associations is multi-faceted. First of all, because they often require training, bonding and insurance, the fact that you belong to them is likely to impress potential clients. If you're a TFA member, they know you are bonded, insured up to USD 1m, and have a relatively high level of competence. That means you'll get more work. Clients will also feel that because your professional membership is valuable to you, and you don't want to prejudice it by breaking the association's rules, you're not going to bring their brand into disrepute.

Professional membership is particularly well worth while if you're going for higher value work. Professionally registered companies are in the minority, in terms of the number of companies in the business, but they get over half the total car repossession business. Banks and large finance companies are
anxious first of all that their brands are not impacted negatively by being seen as the employers of thugs, and secondly that they do not expose themselves to malpractice suits. That's why they prefer to use those firms which are members of the professional associations.

The associations also have various benefits to offer their members. Most offer training, which can be valuable, both to business owners and to their staff. They may also have special deals available to members on insurance, vehicle maintenance and other items.

And you'll have a chance to network with other repo agents. As I've pointed out in the skip tracing chapter, that can be really useful when you have a contract to repossess a car that's supposed to be in your state, but has actually been driven somewhere else - and you may find reciprocal business coming to you, when another agent has traced the car to your state, and needs you to repossess it on their behalf.

Besides, if at some point you want to retire and sell your business, it really helps to have contacts in the industry. You'll have established a reputation, you'll have plenty of contacts that a potential buyer can check out as part of their due diligence process, and you may even know someone who wants to take your business on.

**Dealing with the police and public**

Some repo men act like thugs. They dress like thugs. They look unprofessional and even, sometimes, dirty. That's often what members of the public think all repo men are like. They're not.

Some repo men wear smart boating whites, yachting shoes and a lifejacket. Others wear suits and carry a briefcase. Some wear high heels and a bouffant blonde hairdo, with a skirt suit. There's nothing stopping you looking smart - whether that means smart casual, a company logo polo shirt, or a clean set of bike leathers. Your clothes should obviously be appropriate to the job you're doing, and you might want to invest in protective gear for the dirtier
bits of the job - particularly, latex gloves for handling tow bars and dollies - but you should aim to look smart. You really don't have to wear baggy pants and a baseball cap, though of course that what the mouthy repo agents on TV always wear.

Besides, imagine this; a guy in a suit gets into a car and drives it off. Does he look like a thief or a repo agent? A woman in a smart pair of jeans and a pastel polo shirt seems to be having difficulty opening her car door. Does she look like a repo agent using a set of jiggle keys? If you look smart, you probably will get a lot less hassle when you're doing your job, just because people don't expect you to be a repo agent or a car thief!

Act smart, too. Make sure the public know you have the law on your side - one way of doing that is to always look smart, always act politely, and never use abuse. (Never rant at people and never tell them it's their fault for not making payments, even if it is. What's the point?) If you're questioned by someone, tell them you are making a repossession, and offer to show them the paperwork.

Now you have to deal with the police anyway, so it might as well be a pleasant experience for both sides. Take that attitude and your job can be much easier. No police officer will break the law for you, but a friendly police force can make details such as dropping off the repo notice much easier for you. They may say, 'You're supposed to drop the papers off first - but heck, drop'em all off at the end of your shift. Just make sure we know what you're up to.'

Make sure you never break the law when you're working. That doesn't just mean not getting into aggro when you're actually making a repo. When you're driving, obey the regulations (including speed), whether you're spotting or
towing. Obviously, don't break into private premises which have been secured, and don't cause breaches of the peace.

Make an effort to get to know the police dispatchers by name in your area. Know who deals with what - so you can get through to the right guy every time.

Now obviously bribery is unacceptable, but most police forces have a policy of allowing small gifts such as coffee mugs, perhaps tee shirts or pens. Ask if there are acceptable presents you can give at holiday seasons, and if for instance you can donate coffee mugs, hand out a few with your company logo on. You'll also find that while giving things to serving police officers might be a no-no, you can donate to police charities such as the FOP (Fraternal Order of Police), or give prizes for competitions at police events.

You may also find your local police force is a good place to look for spotters and agents. Police pay is not great and off-duty policemen do quite often do other jobs to help pay the bills (there may be different rules on this in different jurisdictions, so find out the policy first to ensure you stay squeaky clean). However, you and your employees need to be quite careful that they do not, ever, use their police status to help them with the repo job, or arrive at a repo scene in a police vehicle or wearing uniform. That would be a clear abuse of the Constitution.

Retired policemen, of course, don't have any such issues, and often make excellent employees. They're used to filling in dockets, complying with regulations, and working hard. They're also often used to defusing difficult situations, and dealing with stressed people, so they're likely to be unfazed by the idea of having a debtor pull a gun on them or having a distressed debtor try to slap them around. If you know one of the police officers you've
been dealing with is retiring, why not see if he or she is interested in taking up a job with you, perhaps part time?

● **Safety tips**

● Being a repo agent, you're not going to be everyone's favourite person, to say the least. So you'll need a few safety tips to make sure you stay safe, and your private life stays private.

Never give out personal information yourself, and never give it out on your employees, either. When you're printing business cards, use the office address and office phone. For business cards intended to be given to debtors (rather than to clients or contacts within the industry) it may be a good idea not to give your last name. So debtors know they have dealt with 'Darren' - but not 'Darren O'Reilly'.

Make sure you and all your employees take your cell phones on calls, and keep them in a pocket. It's no use having the cell phone in the cab of the truck when you've been pinned to the car by an enraged debtor. Make sure cell phones are pre-programmed with the police emergency number, police station direct numbers, and the number of the office.

Sometimes you can anticipate trouble. For instance, you know that a particular repo is in a dodgy neighbourhood, that you've had problems in that area before; you might even know that you had problems recovering the wife's car, and now it's the husband's car you're going after. In cases where you think there might be trouble, use the buddy system or send a team - not one agent on their own.

Know the territory. If you have a slack day, spend time driving the streets, getting to know your area. Look for 'escape routes', look for potential problems such as dead end roads, roads that are easy to block, roadworks. Look for back alleys you can use. Get to know areas where there are a lot of
people at home during the day. Work out which areas tend to have gated properties (you may have to stake these out and repossess cars when the owner takes them out, for instance when they're parked at the supermarket or gas station), which are places the cars will be parked on an open driveway. Talk to other agents and to police to find out if there are any real problem areas - in extreme cases you may decline to do business in certain neighbourhoods.

Vicious dogs can sometimes be a problem when you're recovering a vehicle. Consider the small investment required in an ultrasonic dog chaser such as the 'Dog Dazer'. This device emits a very high frequency noise which is extremely painful to a dog's ears; most dogs will run away and cower, giving you time and room to repossess the vehicle you need.

Remember that neighbours may be helpful. Not everyone sees a repo man as their enemy - in some cases the neighbours may be glad to see someone's car get repossessed, and may offer help.

And don't feel afraid to call the police if you genuinely feel threatened.

● **Useful resources**

- **American Recovery Association (ARA) [www.repo.org](http://www.repo.org)**
  The ARA has over 260 members with nearly 500 local offices. It holds an annual convention, and offers members a USD 5m bond - something which many clients see as a major advantage of hiring an ARA member over another repo agent.

- **ACA International ([www.acainternational.org](http://www.acainternational.org))** is the Association of Credit and Collection Professionals, including bill collection as well as repo agents. It has more than 5,500 members worldwide.
National Finance Adjusters ([www.nfa.org](http://www.nfa.org)) has over 200 members and regards itself as the elite recovery association.

America Repossessor is the main trade magazine for repo agents. News, features and recent regulations are all featured on the website at [http://theamericanrepossessor.com](http://theamericanrepossessor.com). It also organises trade events with networking opportunities for agents and those interested in entering the trade.

Pursuit Magazine ([http://pursuitmag.com/](http://pursuitmag.com/)) focuses on the private investigation trade and contains articles and news which will be of interest to agents for whom skip tracing is an important part of the business.

ConnecTGo ([www.connectgo.biz](http://www.connectgo.biz)) provides training and management services to the repossession industry. In particular, it can help with compliance with regulatory issues.

[Recoveryims.com](http://www.recoveryims.com) provides the AutoIMS.com inventory management system, and provides a 30 day free trial to agents.

[Openlane.com](http://www.openlane.com) provides remarketing services, enabling repo agents to handle the resale of assets that they have repossessed.

Time Finance Adjusters is a major trade association for repo agents. It sends a free copy of the 'Official Guide' to enquirers, providing useful advertising to its members, and publishes a quarterly newsletter ([www.tfaguide.com](http://www.tfaguide.com)). If you're interested in specialised asset recovery markets, TFA is definitely the place to head for.
Repo Business – Additional Resources

Below, you will find a complete link directory with the resources you need to obtain the proper documentation, including licensing, registration and insurance. Please review the list below and click on the appropriate links for the region you live in.

FOR A COMPLETE LIST OF U.S. COURTS, CLICK ON THE LINK BELOW

http://www.uscourts.gov/courtlinks/

FOR A COMPLETE LIST OF CANADIAN COURTS, CLICK ON THE LINK BELOW
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  o Salem Municipal Court
• Oregon Court Structure Chart

Pennsylvania
• Pennsylvania Unified Judicial System Home
• Pennsylvania Administrative Office of the Courts
Pennsylvania Supreme Court
Pennsylvania Commonwealth Court
Pennsylvania Superior Court
Pennsylvania Court of Common Pleas
Philadelphia, Pennsylvania Municipal Court
Pennsylvania District Justice Court
Philadelphia, Pennsylvania Traffic Court
Pennsylvania Court Structure Chart

Puerto Rico
Puerto Rico Office of Court Administration
Puerto Rico Court Structure Chart

Rhode Island
Rhode Island Judicial Home
Rhode Island Supreme Court
Rhode Island Superior Courts
Rhode Island Workers' Compensation Court
Rhode Island District Courts
Rhode Island Family Courts
Rhode Island Traffic Tribunal
Rhode Island Municipal Courts
Rhode Island Probate Courts
Rhode Island Court Structure Chart

South Carolina
South Carolina Judicial Department Home
South Carolina Supreme Court
South Carolina Court of Appeals
South Carolina Circuit Courts
  - Charleston County Courts
South Carolina Family Courts (occupy same courthouses as Circuit Courts)
South Carolina Magistrate Courts
South Carolina Probate Courts
South Carolina Municipal Courts
South Carolina Court Structure Chart

South Dakota
South Dakota Unified Judicial System Home
South Dakota State Court Administration
South Dakota Supreme Court and Circuit Courts
South Dakota Court Structure Chart

Tennessee
Tennessee Administrative Office of the Courts
Tennessee Appellate Courts (Supreme, Appeals, Criminal Appeals)
Tennessee Judicial District Courts (Circuit, Probate, Chancery, and Criminal in drop-down menu)
  - Davidson County, Tennessee Circuit Court Clerk
  - Hamilton County, Tennessee Judicial System
Shelby County, Tennessee Courts and Criminal Justice

- Tennessee Juvenile Courts
- Tennessee Municipal Courts
- Tennessee General Sessions Courts
- Tennessee Court Structure Chart

Texas

- Texas Office of Court Administration
- Texas Supreme Court
- Texas Court of Criminal Appeals
- Texas Court of Appeals
- Texas District Courts
- Texas Constitutional County Courts
- Texas Probate Courts
- Texas County Court at Law
  - Fort Bend County Courts at Law
- Texas Justice of the Peace Courts
- Texas Municipal Courts
- Texas Clerks of the Texas Courts
- Texas Judicial Web Server
- Texas Court Structure Chart

Utah

- Utah State Courts Home
- Utah Supreme Court
- Utah Court of Appeals
- Utah District Courts
- Utah Juvenile Courts
- Utah Justice Courts
- Utah Directory of Courthouses
- Utah Court Structure Chart

Vermont

- Vermont Judiciary Home
- Vermont Supreme Court
- Vermont Superior Courts
- Vermont District Courts
- Vermont Family Courts
- Vermont Probate Courts
- Vermont Environmental Court
- Vermont Judicial Bureau
- Vermont Court Structure Chart

Virginia

- Virginia Judicial System Home
- Virginia Supreme Court
- Virginia Court of Appeals
- Virginia Circuit Courts
- Virginia District Courts
Virginia Court Structure Chart

Washington
- Washington Courts Home
- Washington Administrative Office of the Courts
- Washington Supreme Court and Court of Appeals
  - Washington Supreme Court Directory
  - Washington Court of Appeals Directory
- Washington Superior Courts
- Washington District Courts
- Washington Municipal Courts
- Washington Directory by County
- Washington Court Structure Chart

Washington DC
- Washington DC Courts Home
- Washington DC Court of Appeals
- Washington DC Superior Court
- Washington DC Court Structure Chart
- United States District Court for the District of Columbia

West Virginia
- West Virginia Administrative Office of the Courts
- West Virginia Supreme Court of Appeals
- West Virginia Circuit Courts
- West Virginia Magistrate Courts
- West Virginia Municipal Courts
- West Virginia Court Structure Chart

Wisconsin
- Wisconsin Judicial Branch
- Wisconsin Supreme Court
- Wisconsin Court of Appeals
- Wisconsin Circuit Courts
- Wisconsin Municipal Courts
  - Milwaukee Municipal Court
- Wisconsin Court Structure Chart

Wyoming
- Wyoming Judiciary Home
- Wyoming Office of State Court Administrator
- Wyoming Supreme Court
- Wyoming District Courts
- Wyoming Circuit Courts
- Wyoming Justice of the Peace Courts
- Wyoming Municipal Courts
- Wyoming Court Structure Chart
Canadian Court Listing

Federal Courts

- **Federal Court** - [http://www.fct-cf.gc.ca/](http://www.fct-cf.gc.ca/) - Information, including Judgments and Decisions, from and about the Federal Court
- **Federal Court of Appeal** - [http://www.fca-caf.gc.ca/](http://www.fca-caf.gc.ca/) - Information, including Judgments and Decisions, from and about the Federal Court of Appeal
- **Tax Court of Canada** - [http://www.tcc-cci.gc.ca/](http://www.tcc-cci.gc.ca/) - Information, including Judgments and Decisions, from and about the Tax Court of Canada

Provincial Courts

- **Alberta Courts** - [http://www.albertacourts.ab.ca/](http://www.albertacourts.ab.ca/) - Court of Appeal, Court of Queen's Bench, and Provincial Court of Alberta
- **Provincial Court of British Columbia** - [http://www.provincialcourt.bc.ca/](http://www.provincialcourt.bc.ca/) - The first level of court in British Columbia.
- **Newfoundland Provincial Court** - [http://www.gov.nf.ca/just/Provincial_court/](http://www.gov.nf.ca/just/Provincial_court/) - The legal and constitutional institution at the first level of justice in Newfoundland
- **Northwest Territories Courts** - [http://www.nwtcourts.ca/](http://www.nwtcourts.ca/) - Providing the Northwest Territories' access to justice on the same standard as in courts in other parts of Canada.
- **Nunavut Court of Justice** - [http://www.nunavutcourtofjustice.ca/](http://www.nunavutcourtofjustice.ca/) - Judge biographies, judgments and decisions of the court, and other contacts for the Nunavut Court of Justice.
- **Ontario Courts** - [http://www.ontariocourts.on.ca/](http://www.ontariocourts.on.ca/) - A guide to the Ontario Courts, including the Court of Appeal for Ontario, Superior Court of Justice, and other Ontario Courts.


- **Quebec Courts** - [http://www.justice.gouv.qc.ca/anglais/index-a.htm](http://www.justice.gouv.qc.ca/anglais/index-a.htm) - Quebec's Ministre de la Justice (Department of Justice)

- **Saskatchewan Court System** - [http://www.sasklawcourts.ca/](http://www.sasklawcourts.ca/) - Access to Saskatchewan's Court of Appeal, Court of Queen's Bench, and Provincial Court.

- **Yukon Court Services** - [http://www.justice.gov.yk.ca/prog/cs/index.html](http://www.justice.gov.yk.ca/prog/cs/index.html) - Department of Justice, Court Services, and other Court links in the Yukon Territory