

IT IS HEREBY ACKNOWLEDGED AND  
CERTIFIED THAT

***Chuck Cowherd***

HAS SUCCESSFULLY COMPLETED THE  
**RECOVERY SPECIALIST  
CERTIFICATION COURSE**

JUNE 2013



*Successful completion of this online course conducted by  
Recovery Specialist Insurance Group requires the above named individual  
to pass an online examination, testing the individual's knowledge of:  
California Case law and Statutes covering repossession,  
The Fair Debt Collections Practices Act and  
The Uniform Commercial Code.*

*Michael Howk*

Michael Howk, Instructor

*Edward Marcum*

Edward Marcum, Secretary

RSIG2548



IT IS HEREBY ACKNOWLEDGED AND  
CERTIFIED THAT

***Terri Stocks***

HAS SUCCESSFULLY COMPLETED THE  
**RECOVERY SPECIALIST  
CERTIFICATION COURSE**

MAY 2013



*Successful completion of this online course conducted by  
Recovery Specialist Insurance Group requires the above named individual  
to pass an online examination, testing the individual's knowledge of:  
California Case law and Statutes covering repossession,  
The Fair Debt Collections Practices Act and  
The Uniform Commercial Code.*

  
Michael Howk, Instructor

  
Edward Marcum, Secretary

RSIG2526

# California Association of Licensed Repossessors

"Individually, we struggle to be heard...Collectively, we can not be ignored."

This Certificate is awarded to

## Action Auto Recovery

Charles Cowhgrd

in recognition of being

### a CALR Member through the year 2014

Certificate date: January 1, 2014

*Marcelle L. Egle*

Marcelle L. Egle, President



## California Credit Union Collectors Council

### Certificate of Appreciation

*Presented to*

### Action Auto Recovery

In Recognition of your participation and continued support of the CCUCC  
At the 20<sup>th</sup> Annual CCUCC State Educational Conference  
Portola Plaza Hotel, Monterey California  
October 18, 19 & 20, 2007

*Vicki Hale*  
Vicki Hale  
President State Board CCUCC

*Rachel Panks*  
Rachel Panks  
Conference Chair

*Kimberly Dato*  
Kimberly Dato  
Conference Co-Chair



# ARE YOUR REPOSSESSION ASSIGNMENTS A... **TIME BOMB?**

Assigning repossessions to inexperienced, untrained, unlicensed people with little or no knowledge of the rules governing collateral recovery, and with little or no insurance or bonds to do repossessions is like starting a **TIME BOMB.**



Courts have ruled that lenders are responsible for the actions of people they hire!  
**WISE MANAGERS CHOOSE CCRS® (Certified Collateral Recovery Specialist)**



*Your CCRS  
Professional*

**Action Auto Recovery**

Long Beach, CA 90805

\*CCRS (Certified Collateral Recovery Specialist) is a person certified by the Society of Certified Recovery Specialists to be a professional with at least three years experience recovering collateral, be licensed in their state if applicable, be recommended by other financial institutions, be Bonded for \$1,000,000 and have met other criteria. For more information contact the Society at (800) 331-5618.