

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, Instructor

Edward Marcum, Secretary

RSIG2548



Terri Stocks

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

May 2013



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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 Cowherd

in recognition of being

a CALR Member through the year 2014

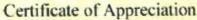
Certificate date: January 1, 2014



Marcelle L Egley Marcelle L. Egley, President



California Credit Union Collectors Council



Presented to

Action Auto Recovery

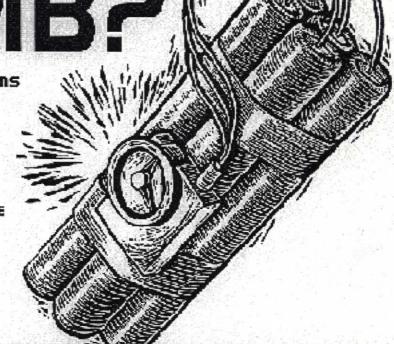
In Recognition of your participation and continued support of the CCUCC At the 20th Annual CCUCC State Educational Conference Portola Plaza Hotel, Monterey California October 18, 19 & 20, 2007

President State Board CCUCC

Rachel Panks Conference Chair

ARE YOUR REPOSSESSION ASSIGNMENTS A...

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 CCR5° (Certified Collateral Recovery Specialist)



Your CCRS Professional Action Auto Recovery

Long Beach, CA 90805

*CCR3 (Cartified Collateral Balcovery Specialist) is a percent certified by the Society of Cartified Recovery Specialist to be a perfectional with at least three years expensed recovering collateral, be licensed in their state if applicable, be recommended by other financial institutions, be Bonded fm\$1.000.000 and have metal other enterior. Hermose promotion contact the Society at (90.000 and have metal other enterior.)