



123
RECOVERY USA



123 RECOVERY USA

855-702-0900

704-550-4699/Fax

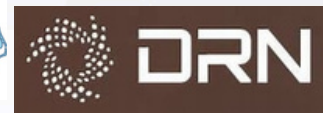
Email: service@123recoveryusa.com

Web Site: www.123recoveryusa.com



Immediate Service to the Entire USA

Member: TFA/ARA/
CARS/RDN/DRN



ACCOUNTS HANDLED ANYWHERE IN THE USA

\$10,000,000 Bonding - \$5,000,000 Insured - Licensed PI's On Staff - Trained /Certified - Recovery - Liquidation - 32 Years of Quality Service
All Staff is FACT/CARS TESTED

OFFICES IN CHARLOTTE NC - GREENSBORO, NC - GREENVILLE, SC - SPARTANBURG, SC





RATES FOR PROFESSIONAL SERVICES

INVOLUNTARY Repossession of Standard Passenger Vehicles: 2Dr/4Dr. Standard Non-Lifted Pickups, etc.
(Based on Positive Address within (25 mile radius of HQ) NON ALL WHEEL DRIVE VEHICLES **CALL FOR SPECIAL PRICING**

VOLUNTARY Within (25 Mile radius of HQ)) Voluntary defined as: Good contact #, Customer makes suitable arrangements and vehicle available for pickup on first trip **CALL FOR SPECIAL PRICING**

Fuel Charges: Fuel Charge is added to Each account recovered..... **\$35.00**

Dollies: Dollies are utilized when a vehicle is AWD (All Wheel Drive) and/or has sustained tire damage **\$95.00**

Flatbed/Rollback fees: Utilized when necessary. There will not be a dual charge. **\$150.00**

Large Trucks: Lifted or 3/4 ton, 1 ton..... **\$595.00**

Investigation (Basic) Basic investigation fees will cover "light" skiptracing. Reports/DMV/Criminal/Civil, etc. **\$125.00**

Investigation (Full) License Plate Recognition, In Depth Investigative Techniques..... **\$262.50**

Voluntary Recoveries: A Flatbed fee will be assessed when needed for vehicles with flat tires or missing wheels.

Mileage Fees: Units located outside of basic radius will incur additional fees to cover mileage.

Additional Investigation Fees: Accounts that require Surveillance due to Garages, Secretion of Collateral, 3rd party possessions, etc. Will require Additional Fees to cover field time. Account Updates are sent via RDN.

Storage: Daily Storage Rate to DEBTOR is **\$25/day** IF redeemed at our facility. **\$150** Release Processing Fee. Our office will arrange payment via our online Apps/ Zelle or Venmo for debtor to pay these fees. These are not billed to you.

Storage to Clients: Standard Passenger Vehicles past 10 days is **\$15/day**. Large vehicles will incur additional fees.

Transport Fees: Local Auction (Adesa \$150) Manheim Statesville AA (\$275) Other (\$TBD)

ON SITE SALE- Best Way to Liquidate your Collateral- SELL IT WHERE IT SITS- See our Flyer for On Site Sale Details!

Free Bids/Liquidation: Eliminate Transport and CleanUp Fees and Huge Auction Sales Costs. And we Promise Not to LOSE your CAR in the Process.



**MEMBER
EAGLE GROUP XX**

ALL ACCOUNTS SHOULD BE SENT VIA the Preferred Assigning Method: (RDN -Recovery Database Network.) We can ADD you at NO CHARGE if your not already a User of RDN. Until Added please use our On Line Assignment Form found on our Website. 123recoveryusa.com and send to:

service@123recoveryusa.com or fax: 704-550-4699

CALL TOLL FREE 855-702-0900



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RATES FOR SEMI TRACTOR TRAILER REPOSSESSIONS AND MOST COMMERCIAL EQUIPMENT

RATES

Rates within 30 Miles of each area as follows:

Voluntary (Good Address/Good Contact #'s). \$750.00
Involuntary \$1500.00
Towing (Any unit that is not driveable) AVG \$500.00+
Battery Replacement (Per Battery). \$250.00
Tire Replacement (Per Tire/Used) Estimated \$250.00
Mileage....\$3.75 per mi/one way over 30 miles.
Trailers: Add \$350 if attached. \$750 all others.
Locksmithing: Per Make/ModelAVG \$150.00

STORAGE

STORAGE RATES

\$25/day from Day 1
For Semi Tractors
\$35/day from Day 1
For Trailers.
Combined Rate to store Both....\$40/day

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WHAT DOES 123 RECOVERY USA do different?

**Investigators/ Skip Tracers/ Years of Experience / Actual
Repossessors With Years of Training & Certification**



01

WE ARE in the Recovery Business. We are NOT a Forwarder.

We are Actually the Men/Women that Recover Your Collateral.

02

Through Years of Contacts/Association Memberships

and Proven Results we REFER accounts Nationwide to a Network of High Trained Agents Nationwide (now known as The Eagle XX Group)

03

123 Recovery USA

takes each case and skip traces thoroughly prior to the case entering the field. Utilizing the latest data sources for highest probability of recovery.

04

Anywhere in the USA

the case is worked from recovery to auction. We handle the entire process. No need for extra legwork on your end. Recovery to Auction We Get it Done



**ONE CALL DOES IT ALL.
ELIMINATE THE SKIP GUESSING AND FORWARDING
MODELS THAT DON'T PRODUCE RESULTS. UTILIZE AN AGENCY THAT PRODUCES
RESULTS**

**ANYWHERE IN THE COUNTRY FOR YOUR NEXT
ACCOUNT. SEE WHAT WE CAN DO FOR YOU.
BOOTS ON THE GROUND = RESULTS
123 RECOVERY USA is ALL YOU NEED !!!**

www.123recoveryusa.com

877-800-2145

sales@123recoveryusa.com

**INDUSTRY
STANDARD**



WHAT IS A VOLUNTARY REPOSSESSION

A Voluntary repossession only occurs:

- (1) the reposessor is provided with accurate debtor contact information,
- (2) contact with the debtor is made using the contact information provided,
- (3) an appointment is made with the debtor establishing the time and location that the collateral is to be repossessed.
- (4) the appointment is kept,
- (5) the keys are surrendered at or before the time of repossession,
- (6) and all personal property has been removed from the collateral.



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DID YOU RECEIVE A NOTICE OF LIEN FILING ON A VEHICLE FROM THE DMV?

DID YOU KNOW: WE INVESTIGATE AND NEGOTIATE IMPOUND BILLS WITH TOW YARDS, REPAIR SHOPS, & DEALERSHIPS

We have a team of dedicated professionals familiar with the laws on Impounds, Repair Bills, and other lien attempts that are filed against your collateral. Don't pay for what you don't have to. This is a continual ongoing occurrence and costly to your bottom line. Let 123 Recovery USA handle these the minute you receive such a notice.

Send us the case via RDN and let us see what we can do for you. Upload the Notice to Docs and we will review and investigate to obtain the lowest out of pocket expense possible.

Many lien filings contain erroneous charges:

- Excessive Storage Daily Rates
- Tow Fees
- Administrative Fees
- Add on Equipment Fees
- Etc.

We can front funds on most impound bills after negotiating fees and secure the collateral. Frontage of funds varies based on amount of impound and volume of requests. Some may require pre-payment from the lender if exceeds limits.

REPOSSESSION REDEFINED



RDN is the repossession industry's most reliable and most trusted repossession software. Serving Repossessors since 2002, RDN is your **system of record**.

RDN helps repossession companies and agents manage their accounts by providing a secure, encrypted software platform to track repossession orders. Over 600+ national lenders, and 2,500+ service providers use RDN to assign cases.

STREAMLINE COMMUNICATION

Clearplan is redefining the way agents run accounts. Gone are the days of clipboards and paper. Clearplan helps agents run accounts in the field faster and more efficiently. Clearplan has created the **language of the industry** with iconology specific to repossession.

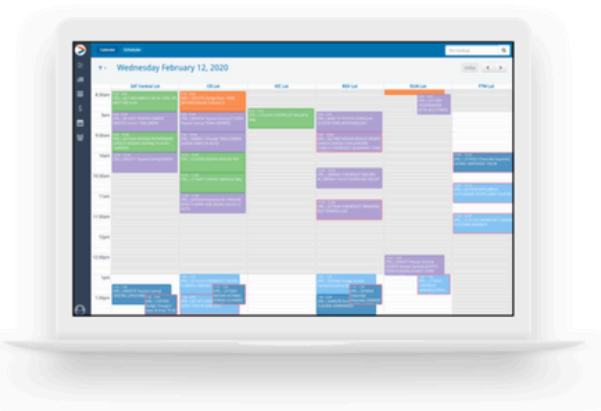
Clearplan helps thousands of repossession professionals secure collateral faster.



POST-RECOVERY SIMPLIFIED

Managing collateral post-recovery shouldn't be hard. Processing personal property, scheduling transports and creating debtor appointments are now simplified with Cleardata's post recovery software system.

Cleardata is revolutionizing the way recovery companies operate after units are recovered. Cleardata is a must-have tool in every reposessor's arsenal.



123 Recovery USA utilizes all of these tools for maximum efficiency



ON HOLD POLICY

All accounts placed on hold, per client request, will have an automatic 10 day limitation implemented from the initial date of the request. On the 11th day, we will reach out to the client to determine whether the account will continue to be actively worked or terminated. On the expired date, a close/field investigation fee will be applied and the closure of the assignment will be employed.



**ON
HOLD**

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ACTUAL STORAGE CHARGES

The repo industry is facing an increasingly challenging issue: limited storage capacity for repossessed cars. While this may seem like a problem for repossession agencies alone, it ultimately affects the lenders, who need the vehicles recovered. This article delves into the root causes of this issue, the economic impact on repossession agents, and how repossession service providers are adjusting.

BACKGROUND ON THE PROBLEM

The current landscape for repossession agencies is marked by rising repo volumes and a smaller pool of agencies due to the impact of the pandemic on the industry. Regarding the issue of storage capacity, several factors are driving this issue:

- **Skyrocketing Land Costs:** Industrial Outside Storage (iOS) properties are in high demand but remain scarce. Demand from ecommerce companies and the logistics companies that support them, has really had an impact.
- **Regulatory Challenges:** Many properties face non-conforming use issues, making it difficult to develop or repurpose land for storage purposes. Municipalities often resist such use due to perceived low tax benefits, security issues and aesthetic concerns, thus creating an additional layer of complexity.

These dynamics create a complex environment where the scarcity and high cost of storage space are significant hurdles for the repossession industry.

THE REAL COST



Last year, a study across members from 15 state repossession associations provided quantitative insight into the “all in” costs of storing repossessed cars. This includes not only the cost of the space itself, but many other costs (insurance, security, maintenance, etc..) that are directly related. Of course, there are regional differences, but here are some of the findings:

- **Monthly Cost per Parking Space:** The average cost is \$134.60, with some areas seeing costs as high as \$507.90 per space per month.
- **Daily Cost per Parking Space:** The average daily cost is \$4.13, topping out at \$13.93 per day per space.

When these costs are applied to actual repossessions, the financial impact becomes evident. For example, if a lender’s average days on lot is 15 days, it costs \$61.95 on average for every repo the agent completes. Multiply that across an entire portfolio, and the numbers become substantial. The longer vehicles stay on the lot, the lower the profitability for agents, creating a ripple effect that impacts lenders. It is in everyone’s best interest, lender and agent, to move the units off the lot quickly. For lenders that recognize this fact, and have focused on speeding up the process, average time on lot is generally less than 10 days.

AGENCY ADJUSTMENTS THAT IMPACT LENDERS

We have seen a definite increase in the level of financial sophistication at repossession agencies over the past few years. Combine this trend with the general shortage in repossession capacity in the industry and you end up in the current situation where the better agencies can pick and choose the business they will take. The storage capacity challenge is throwing more fuel on to the fire. As result, agencies are:

- Adjusting their profitability calculations to incorporate an appropriate “load” for storage costs especially when average days on lot exceeds the norm.
- Refusing work from lenders that pay low fees and/or don’t move cars off the lot quickly. For those lenders, their business likely ends up with lower performing agents.
- Even if accepted by strong agents, it is often viewed as filler work or work that is of lower priority.
- Frequently reprioritizing cases based on profitability based on expected storage capacity that day, week, etc..
- Passing up LPR recoveries, which often carry a lower fee, if storage space is very limited at that time.

While a lesser issues, storage limitations extends to personal property as well.

There are no easy answers to this issue. The lenders and forwarders that don’t help find solutions will likely see their assignments be less of a priority.

Professional References of 123 Recovery USA

Bridgecrest/Drivetime

Itaina.dwane@bridgecrest.com

Truliant Federal Credit Union

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Sklya Credit Union

Barbara Joyce

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Ron Brown / Eagle XX Group Founder

rbrown2150@aol.com

Allied Finance Adjusters

George Badeen- President

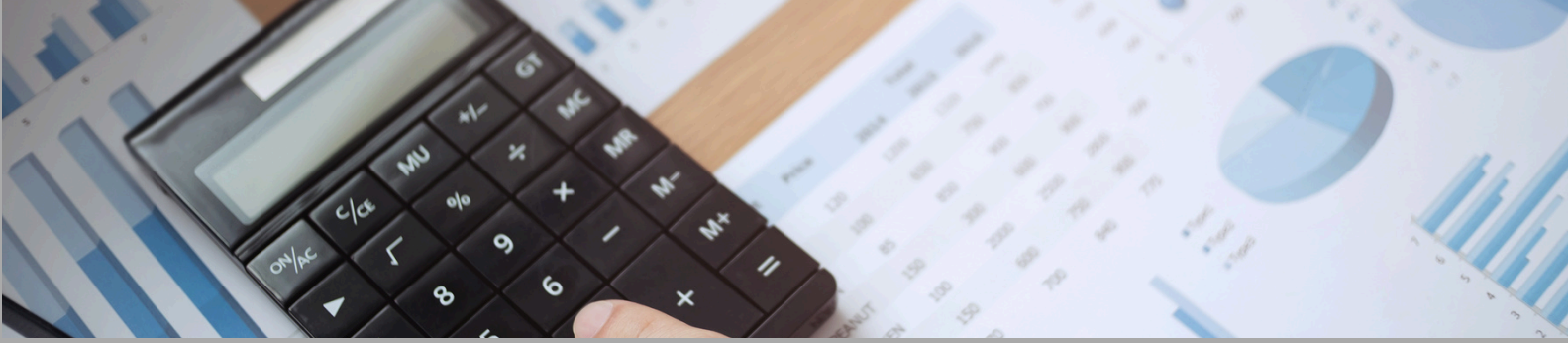
homeoffice@alliedfinanceadjusters.com

Linda Manasa / LRM Recovery

lrrecover@comcast.net

Renee Low / Vendor Liaison / Harding Brooks Insurance

rlow@hardingbrooks.com



FEE STRUCTURE

123 Recovery USA handles the Entire USA. Fee Structure Breakdown

The rate for Involuntary Repossession within 30 miles of each of our Base Offices in the Carolina's are as follows:

Charlotte / Greensboro / Raleigh / Spartanburg (within 30 miles) \$495.00

Outside Area's / Other States (within 30 miles of base office) \$595.00

Special Circumstances: Dollies (\$75-\$95) Rollback/Flatbed Fee (\$125-\$250) Mileage for Extended Distances (\$3/mile on average)

Close Fees: \$225 on average for any account received and worked up/assigned. There is a cost to receive any account, conduct the internal investigations prior to assigning and then worked in the field by our personnel.

Fuel Charges: \$35 per account on ANY account worked in field.

Locksmithing: Varies per vehicle year/make/model. (\$150-\$395)

LPR Data/ Special Case Location : \$262.50

LPR= License Plate Recognition. There is an inherit cost of \$14k per camera system utilized in the field to capture license plate data location information.

Storage: Free to client (15 days) \$20/day thereafter

Storage to Customer (Charged in ALL REDEMPTION SITUATIONS)

\$150 Redemption Fee (fee breakdown (\$50 for Admin Scheduling / \$50 for release personnel to meet at location/time /\$50 for Documenting/Video of release/signature obtained)

\$25/day secured/insured storage) THESE FEES ARE DUE FROM THE CUSTOMER AT TIME OF RELEASE.

Cash/Money Order/Zelle Payments accepted.

Transport to Auction: We do transport to most auctions.

Local: Adesa Charlotte (\$150) Manheim Statesville (\$250) Greensboro \$325

Out of State: Will Vary based on Agents Proximity to Auction. Quotes can be provided prior.

IS HEREBY RECOGNIZED AS A MEMBER OF THE NATIONAL ASSOCIATION OF FRAUD INVESTIGATORS IN GOOD STANDING AND IS ENTITLED TO ALL RIGHTS AND PRIVILEGES ACCOMPANYING THIS MEMBERSHIP.

Ron L. Brown

PRESIDENT

Holly J. Horn

SECRETARY

MEMBERSHIP EXPIRES ON 12/31/2025

**INTERNATIONAL
SOCIÉTÉ
OF**

**PROFESSIONAL
RECOVERY SPECIALISTS**

DIRECTOR

Ron L. Brown

SECRETARY *Janet R.*

Kramer

EXPIRES 12/31/2025

**NATIONAL
ASSOCIATION
OF
FRAUD INVESTIGATORS
2025
Kevin Corcoran**

123 Recovery USA adheres to the highest standards in ALL aspects of the Collateral Recovery Industry.

All Staff is FACT/CARS tested, meaning that every agent has undergone written and field training to ensure compliance in all consumer laws related to collateral repossession.

We understand the importance and necessity of handling each and every case in accordance with the CFPB Guidelines.



EAGLE GROUP

USA

Certificate of Membership

2025

**Kevin Corcoran
123 Recovery USA**

HAS PLEDGED TO UPHOLD AND ABIDE BY THE HIGHEST RECOGNIZED STANDARDS OF THE ASSET RECOVERY INDUSTRY, TO MAINTAIN THE HIGHEST LEVEL OF COMPLIANCE IN ALL AREAS OF BUSINESS, AND WHEN CALLED UPON TO AID IN ANY WAY POSSIBLE ANY MEMBER OF THE EAGLE GROUP XX/USA AND IS HEREBY ENTITLED TO THE RIGHTS AND PRIVILEGES OF MEMBERSHIP IN EAGLE GROUP USA.

KEVIN CORCORAN

IS HEREBY RECOGNIZED AS A MEMBER OF INTERNATIONAL SOCIÉTÉ OF PROFESSIONAL RECOVERY SPECIALISTS IN GOOD STANDING AND IS ENTITLED TO ALL RIGHTS AND PRIVILEGES ACCOMPANYING THIS MEMBERSHIP.

Ron L. Brown

PRESIDENT

Holly J. Horn

SECRETARY

MEMBERSHIP EXPIRES ON 12/31/2025





- Licensed Private Investigators On Staff
- Referral Network with Vetted & Certified Recovery Agents w/ Repossession Insurance
- Due Diligence and Precision with every case
- Member: Eagle XX USA / Allied / ARA.

**NO FORWARDERS.
NO EXCUSES.**

HIRE MONKEYS and GET PEANUTS



WHAT SETS US APART



**DIRECT
COMMUNICATION
WITH OUR CLIENTS**



**LICENSED AND
TRAINED RECOVERY
SPECIALISTS**



**PROVEN TRACK RECORD
OF SUCCESSFUL
RECOVERIES**



**PROFESSIONALISM AND
INTEGRITY ON EVERY JOB**

WHEN YOU WORK WITH 123 RECOVERY USA, YOU'RE WORKING DIRECTLY WITH A TRUSTED, PROFESSIONAL RECOVERY COMPANY THAT IS LICENSED, EXPERIENCED, AND COMMITTED TO RESULTS. WE DON'T PASS YOUR ASSIGNMENTS OFF TO UNKNOWN FREELANCERS—WE TAKE FULL RESPONSIBILITY FROM START TO FINISH.



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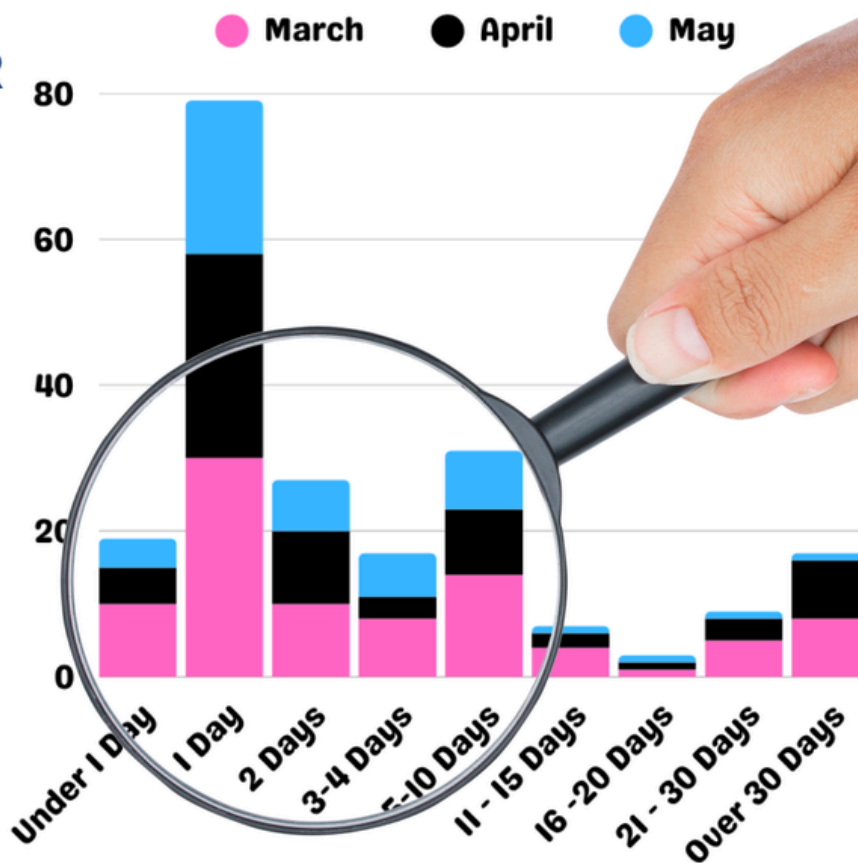
service@123recoveryusa.com



TRULIANT FEDERAL CREDIT UNION
ASSIGNMENT COUNT

DATA ANALYTICS

DAYS TO
RECOVER



Assigning EARLY as Possible = Better Results

**“WHEREVER, WHENEVER, WITH
INTEGRITY AND CARE”**



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LICENSED BONDED INSURED

Tow Company VS Recovery Agency. What's the Difference?

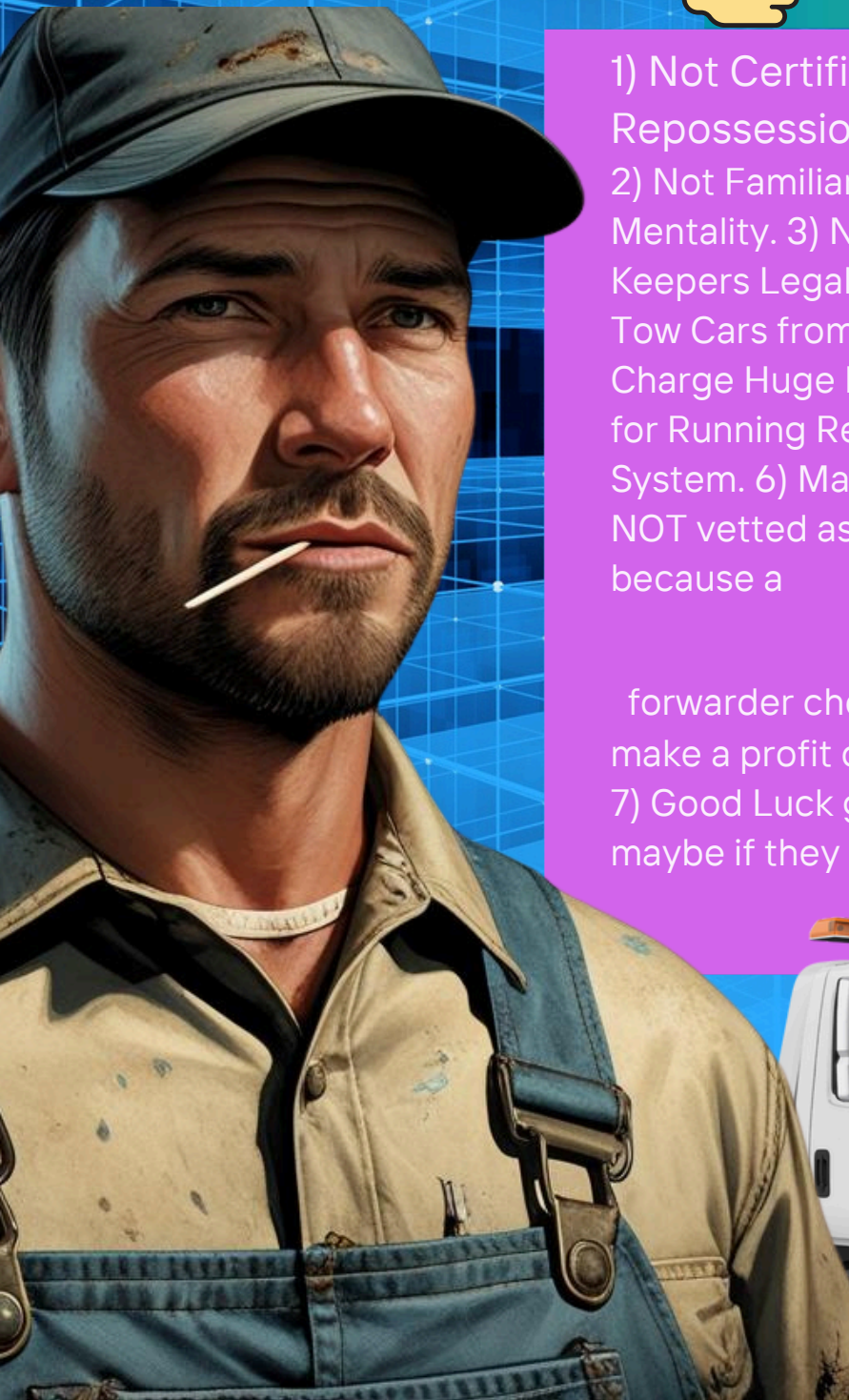


THE TOW COMPANY

- 1) Not Certified and No Education To Do Repossessions.
- 2) Not Familiar with Any Laws. Hook N Book Mentality.
- 3) No Repossession Insurance. A Garage Keepers Legal Liability Is NOT repossession Ins.
- 4) Tow Cars from Public or Private Property and Charge Huge Fees to do so.
- 5) May have signed up for Running Repossession Accts via a Camera LPR System.
- 6) May be running YOUR accounts and NOT vetted as a repossession agency, simply because a

forwarder chooses to add them and use them to make a profit on your repo account.

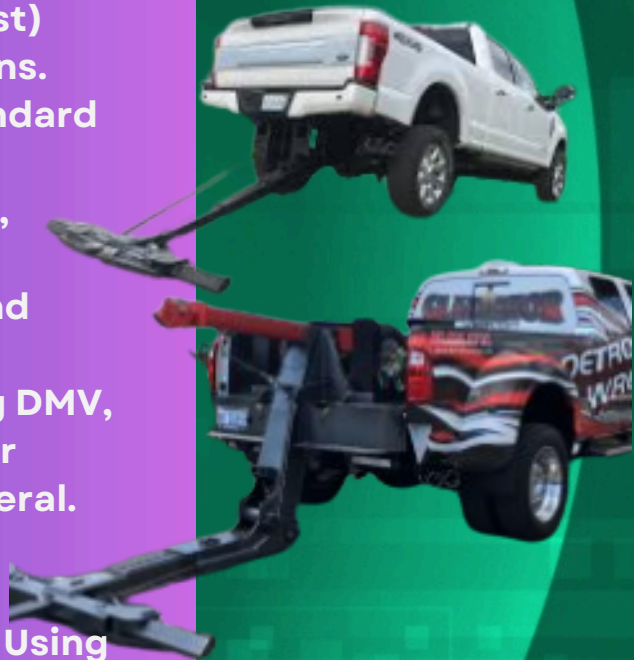
- 7) Good Luck getting a condition report/photo's, maybe if they get around to it.





THE REPOSSESSION AGENCY

- 1) Certified Repossession Agency compliant with all laws contained within GLBA, FCRA, FDCPA, CFPB.
- 2) MPRS (Mortgaged Property Recovery Specialist) Designation, Members of Major Trade Associations.
- 3) Repossession Insurance 10X The Cost of a Standard Garage Liability Policy.
- 4) We DO NOT DO Private Party Towing, tow-offs, illegally parked cars, etc.
- 5) We DO run LPR Cameras for YOUR accounts and maintain our own database, not for forwarders.
- 6) Each account receives a pre-workup including DMV, Current Address search, Relative Searches, Other Vehicles Owned, and much more to locate collateral.
- 7) Knock Doors and Conduct required field investigations to aid in resolution of accounts.
- 8) Continued Investigation on all open accounts. Using all available data sources and field notations.
- 9) Maintain a "Paid For" Database for Case Management and Documentation.
- 10) Provide efficient Condition Reports/Photo Reports and Invoicing.
- 11) Continued Education Conferences with Monthly Team Meetings for Safety, Account Protocols, Etc.
- 12) Network of Certified Repossession Professionals Nationwide to refer accounts, move vehicles to auction.



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THESE ARE SOME OF THE MAJOR DIFFERENCES BETWEEN TOW OPERATIONS AND CERTIFIED REPOSSESSION AGENCIES. PLEASE UNDERSTAND THE POINTS INDICATED AS REPOSSESSION AGENTS DO MUCH MORE THAN "TOW CARS". THESE DIFFERENCES ARE MAJOR KEY FACTORS IN OVERALL HANDLING OF YOUR ACCOUNTS AND POTENTIAL LAWSUITS

SEAMLESS INVESTIGATION DIRECT



THE LATEST IN TECHNOLOGY

**“WHEREVER, WHENEVER, WITH
INTEGRITY AND CARE”**

123 RECOVERY USA IS WELL REPRESENTED AT MOST AUTO FINANCE
CONFERENCES. WHERE AS OTHERS FAIL TO EVEN STAFF THEIR
BOOTH.



SEAMLESS **INVESTIGATION** DIRECT



THE LATEST IN TECHNOLOGY

**“WHEREVER, WHENEVER, WITH
INTEGRITY AND CARE”**



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