

# **EXAMINATION OUTLINE FOR REPOSSESSORS**

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**November 2011**

**I. Management (24%)** – This area assesses the candidate’s ability to implement management procedures, registrant training, and to maintain compliance with laws and Bureau regulations.

<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
A. Procedural Requirements (12%)	<ul style="list-style-type: none"> <li>Maintain assignment files according to the law and regulations of the Bureau.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal regulations regarding consumer privacy acts (e.g., Robbins Rosenthal Act, Fair Debt Collection Practices Act)</li> <li>Knowledge of laws regarding the retention of assignment files</li> </ul>
	<ul style="list-style-type: none"> <li>Perform client billing procedures by following Bureau requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of methods used to bill clients for repossession assignments</li> <li>Knowledge of procedures used to manage money collected on behalf of client (e.g., trust account)</li> </ul>
	<ul style="list-style-type: none"> <li>Obtain insurance for business purposes to comply with state laws and regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal requirements regarding business insurance (e.g., worker’s compensation, auto liability)</li> </ul>
	<ul style="list-style-type: none"> <li>Process money collected by licensed repossession agent on behalf of a client following Bureau regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal regulations regarding consumer privacy acts (e.g., Robbins Rosenthal Act, Fair Debt Collection Practices Act)</li> <li>Knowledge of methods used to manage finances for individual repossession assignments</li> <li>Knowledge of procedures used to manage money collected on behalf of client (e.g., trust account)</li> </ul>
	<ul style="list-style-type: none"> <li>Process sale proceeds collected by licensed repossession agent on behalf of a client following Bureau regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal regulations regarding consumer privacy acts (e.g., Robbins Rosenthal Act, Fair Debt Collection Practices Act)</li> <li>Knowledge of methods used to bill clients for repossession assignments</li> <li>Knowledge of methods used to manage finances for individual repossession assignments</li> <li>Knowledge of procedures used to manage money collected on behalf of client (e.g., trust account)</li> </ul>

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<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
B. Compliance (7%)	<ul style="list-style-type: none"> <li>Maintain repossession licenses and repossession agent registrations to meet Bureau requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures used to file registrant applications for registrants</li> <li>Knowledge of laws related to temporary registrant applications for registrants</li> <li>Knowledge of purpose of registrant registration</li> <li>Knowledge of methods used to maintain repossession license and registrant registration</li> <li>Knowledge of legal requirements used by licensee to advertise repossession business</li> </ul>
	<ul style="list-style-type: none"> <li>Submit registrant application to the Bureau to meet requirements of having registrants perform repossessions.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures used to file registrant applications for registrants</li> <li>Knowledge of laws related to temporary registrant applications for registrants</li> <li>Knowledge of purpose of registrant registration</li> <li>Knowledge of methods used to maintain repossession license and registrant registration</li> </ul>
	<ul style="list-style-type: none"> <li>Submit required notices to Bureau (e.g., termination of registrant, notice of violent act) to comply with Bureau regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures used to submit required notices (e.g., termination of registrant, notice of violent act) to comply with Bureau regulations</li> </ul>

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<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
C. Training (5%)	<ul style="list-style-type: none"> <li>• Train registrants on repossession procedures that are lawful to meet legal requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of techniques used to train registrants on repossessing collateral</li> <li>• Knowledge of methods used to assess ability of agency registrants and employees to perform job duties</li> <li>• Knowledge of legal regulations regarding consumer privacy acts (e.g., Robbins Rosenthal Act, Fair Debt Collection Practices Act)</li> <li>• Knowledge of procedures used to train registrants on collection of debts (i.e., delinquent payments) owed to client</li> <li>• Knowledge of procedures used to submit required notices (e.g., termination of registrant, notice of violent act) to comply with Bureau regulations</li> </ul>
	<ul style="list-style-type: none"> <li>• Train agency registrants on procedures in collecting money in lieu of repossessions to comply with legal requirements.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of legal regulations regarding consumer privacy acts (e.g., Robbins Rosenthal Act, Fair Debt Collection Practices Act)</li> <li>• Knowledge of procedures used to train registrants on collection of debts (i.e., delinquent payments) owed to client</li> <li>• Knowledge of procedures used to manage money collected on behalf of client (e.g., trust account)</li> </ul>

**II. Repossession Procedures (38%)** – This area assesses the candidate’s ability to verify repossession assignments and perform repossession procedures according to Bureau regulations.

<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
A. Verification (10%)	<ul style="list-style-type: none"> <li>Obtain written authorization from client pertaining to the repossession assignment for verification purposes.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal requirements used to determine the validity of instructions given by client on repossessing collateral</li> <li>Knowledge of methods used to verify legitimate repossession assignments</li> <li>Knowledge of procedures used to process repossession assignments</li> <li>Knowledge of documents requiring client authorization</li> </ul>
	<ul style="list-style-type: none"> <li>Verify identity of collateral before performing repossession.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of methods used to identify collateral before performing repossession</li> <li>Knowledge of legal regulations regarding the California Vehicle Code</li> <li>Knowledge of legal requirements used for accessing Department of Motor Vehicles for information.</li> </ul>
	<ul style="list-style-type: none"> <li>Process initial repossession assignments sent by clients to verify the validity of the assignment.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal requirements used to determine the validity of instructions given by client on repossessing collateral</li> <li>Knowledge of methods used to verify legitimate repossession assignments</li> <li>Knowledge of procedures used to process repossession assignments</li> </ul>
B. Notification (11%)	<ul style="list-style-type: none"> <li>Contact law enforcement following the repossession to notify of recovery.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of legal requirements used to determine when repossession has lawfully occurred</li> <li>Knowledge of legal regulations regarding the California Vehicle Code</li> <li>Knowledge of procedures performed following repossession of collateral</li> <li>Knowledge of legal requirements in notifying local law enforcement following a repossession</li> </ul>

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<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
B. Notification (Continued)	<ul style="list-style-type: none"> <li>Notify debtor of personal effects removed from the collateral for debtor retrieval.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures performed following repossession of collateral</li> <li>Knowledge of procedures used to store personal effects</li> <li>Knowledge of legal requirements used to notify debtor of personal effects</li> </ul>
	<ul style="list-style-type: none"> <li>Contact client following the repossession to determine further process of collateral.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures used to deal with wrongful repossessions made by the client and repossession agent.</li> <li>Knowledge of procedures performed following repossession of collateral</li> <li>Knowledge of procedures used to notify clients of collateral repossession</li> <li>Knowledge of documents requiring client authorization</li> </ul>
C. Storage (7%)	<ul style="list-style-type: none"> <li>Store collateral in a secure area to protect the client’s property.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures performed following repossession of collateral</li> <li>Knowledge of procedures used to store repossessed collateral</li> </ul>
	<ul style="list-style-type: none"> <li>Store personal effects removed from the collateral in a secure storage manner to ensure protection from theft.</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge of procedures performed following repossession of collateral</li> <li>Knowledge of procedures used to store personal effects</li> </ul>

**II. Repossession Procedures (38%)** – This area assesses the candidate’s ability to verify repossession assignments and perform repossession procedures according to Bureau regulations.

<i>Subarea</i>	<i>Job Task</i>	<i>Associated Knowledge Statements</i>
D. Repossessing Collateral (10%)	<ul style="list-style-type: none"> <li>• Perform repossession of collateral by using lawful procedures.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to identify collateral before performing repossession</li> <li>• Knowledge of techniques (e.g., tow truck, produce key) used to repossess collateral</li> <li>• Knowledge of methods used to repossess collateral from debtor without incident</li> <li>• Knowledge of legal procedures (e.g., without entering secured property, breach of peace) used to repossess collateral</li> </ul>
	<ul style="list-style-type: none"> <li>• Locate collateral of client by using lawful techniques.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to locate collateral for repossession</li> <li>• Knowledge of legal requirements used for accessing Department of Motor Vehicles for information</li> </ul>
	<ul style="list-style-type: none"> <li>• Transport collateral to place of business or designated entity to protect the collateral.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to transport collateral (e.g., secure vehicles to car carriers)</li> <li>• Knowledge of techniques (e.g., tow truck, produce key) used to repossess collateral</li> <li>• Knowledge of documents requiring client authorization</li> </ul>

**III. Processing of Reports (21%)** – This area assesses the candidate’s ability to complete, verify, and process required reports according to Bureau regulations.

<i>Job Task</i>	<i>Associated Knowledge Statements</i>
<ul style="list-style-type: none"> <li>• Verify reports (e.g., condition report, notice of seizure) processed by agency registrants or employees to ensure accuracy of information presented.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to review agency registrants and employee reports.</li> <li>• Knowledge of legal requirements used in completing reports.</li> </ul>
<ul style="list-style-type: none"> <li>• Complete a condition report of the collateral as required by the Bureau.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of information used to complete a written condition report of collateral.</li> <li>• Knowledge of legal requirements used in completing reports.</li> </ul>
<ul style="list-style-type: none"> <li>• Complete an inventory report of personal effects or property in/on the collateral as required by the Bureau.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of legal requirements used in completing reports.</li> <li>• Knowledge of information used to complete an inventory report of personal effects.</li> </ul>
<ul style="list-style-type: none"> <li>• Complete a notice of seizure form to notify debtor of the repossession.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of information used to complete a notice of seizure form.</li> <li>• Knowledge of methods used to serve notice of seizure form.</li> <li>• Knowledge of legal requirements used in completing reports.</li> </ul>
<ul style="list-style-type: none"> <li>• Complete a written document notifying law enforcement of a repossession of collateral.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of procedures used to complete written documentation informing law enforcement of collateral repossession.</li> <li>• Knowledge of legal requirements used in completing reports.</li> </ul>
<ul style="list-style-type: none"> <li>• Notify client of progress on repossession assignment if collateral has not been recovered.</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of legal requirements used in completing reports.</li> <li>• Knowledge of methods used to inform clients on the progress of repossession assignments.</li> </ul>



**IV. Release and Disposal Procedures (17%)** – This area assesses the candidate’s ability to perform release and disposal procedures of collateral or personal effects resulting from repossessions.

<i>Job Task</i>	<i>Associated Knowledge Statements</i>
<p>A. Release of Collateral (9%)</p>	<ul style="list-style-type: none"> <li>• Perform procedures to release collateral to an entity (e.g., auction, transporter) as designated by the client.</li> <li>• Obtain law enforcement release receipt before releasing the collateral to the debtor.</li> <li>• Process the release of collateral to debtor upon client authorization.</li> </ul>
<p>B. Processing of Personal Effects (8%)</p>	<ul style="list-style-type: none"> <li>• Knowledge of procedures used to release collateral to designated entities (i.e., auction, transporter)</li> <li>• Knowledge of procedures used to obtain a release receipt from debtor issued by law enforcement</li> <li>• Knowledge of methods used to release collateral to debtor</li> <li>• Knowledge of procedures used to obtain a release receipt from debtor issued by law enforcement</li> </ul>
<p>• Process the release of personal effects of debtor as required by Bureau.</p>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to determine if personal effects need to be surrendered to law enforcement</li> <li>• Knowledge of procedures used to release debtor’s personal effects to law enforcement</li> <li>• Knowledge of procedures used to release personal effects to debtor</li> <li>• Knowledge of methods used to dispose of personal effects required by Bureau regulations</li> <li>• Knowledge of legal requirements used to disclose contents of personal effects removed from repossessed collateral</li> </ul>
<p>• Dispose of personal effects by following Bureau regulations.</p>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to dispose of personal effects required by Bureau regulations</li> <li>• Knowledge of legal requirements used to disclose contents of personal effects removed from repossessed collateral</li> </ul>
<p>• Notify law enforcement of personal effects (e.g., firearm, drugs) that must be confiscated.</p>	<ul style="list-style-type: none"> <li>• Knowledge of methods used to determine if personal effects need to be surrendered to law enforcement</li> <li>• Knowledge of procedures used to release debtor’s personal effects to law enforcement</li> <li>• Knowledge of legal requirements used to disclose contents of personal effects removed from repossessed collateral</li> </ul>