



Frequently Asked Questions Repossession Agency (RA)

1. How long after the application is submitted will it take to process?

Due to the complexities of the organizational structure of many company applications as well as the various pathways individuals who will serve as the qualified manager on a license use to satisfy the qualifying experience requirements, the total processing time for a company application is approximately 4 months provided the application is complete and contains no deficiencies. If the individual who will serve as the qualified manager has not already passed the qualifying exam, the processing timeframe can be longer based on the time it takes the individual to pass the exam.

2. What forms must be included in the application package?

- Repossession Agency Application for License (Form 31C-4)¹
- Personal Identification Form: Repossession Agency Principals, Corporate Officers, and Repossession Agency Qualified Managers (Form 31C-9)²
- Two recent passport quality photographs for each owner, partner, corporate officer, and qualified manager.
- Repossession Agency Request for Authorization of Business Name (Form 31C-12, if applicable)³
- **Corporate applicants only:**
 1. Copy of endorsed Articles of Incorporation (Domestic Corporation) or copy of endorsed Statement and Designation by a Foreign Professional Corporation Form (Foreign Corporation) filed with the Secretary of State (SOS), and
 2. Copy of Statement of Information filed with the SOS

3. How long is a Repossession Agency license valid?

The Repossession Agency license is valid for two years.

4. How does a Repossession Agency renew its license?

Prior to the expiration of the license, the licensee may receive a courtesy renewal application mailed to the last address of record approximately 60-120 days in advance. If you did not receive a renewal application, complete and submit the Repossession Agency License Renewal Application⁴ along with the applicable renewal fee(s)⁵. You may also renew online using

¹ https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=9

² https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=11

³ https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=13

⁴ https://www.bsis.ca.gov/forms_pubs/repo_ren.pdf

⁵ https://www.bsis.ca.gov/forms_pubs/newfees.pdf

BreEZe⁶, which updates your license in real-time. Create a BreEZe account, pay the renewal fee, and submit your renewal application online.

Mail the renewal application and renewal fee(s) to:

Bureau of Security and Investigative Services
P.O. Box 989002
West Sacramento CA 95798-9002

5. When does a Repossession Agency's license become delinquent?

A Repossession Agency license is delinquent the day after it expires. If you fail to submit a renewal application and the renewal fee payment by the expiration date, you must pay the renewal fee and the delinquent fee to renew your license.

6. How long after the expiration of my license am I able to renew my license?

You may renew your license up to ten years after expiration. Please note, if you renew more than two years after expiration, you should contact the Bureau by email to determine the correct renewal fee amount due at Repossessor@dca.ca.gov. The license may only be renewed upon payment of the renewal fee(s) and delinquent fee(s). If, after ten years you fail to renew, you must submit a new application and begin the application process again to be licensed as a Repossession Agency.

7. How do I notify the Bureau of my change of address?

You must notify the Bureau in writing within 30 days of an address change. To change your company's address, complete and submit the Address Change (Company) form⁷ to the Bureau. You may email the completed form to Repossessor@dca.ca.gov or mail the form to:

Bureau of Security and Investigative Services
PO Box 989002
West Sacramento, CA 95798-9002

8. If I lost, destroyed or damaged my Repossession Agency license, how do I obtain a duplicate?

If you have lost or destroyed your license, complete and submit the Application for Replacement of Repossession Agency Company License⁸ along with the applicable fee⁹. You may also submit a request for a duplicate license online using BreEZe, which updates in real-time. Create a BreEZe account, pay the application fee, and submit your application for a replacement license online⁶.

Mail the application and fee to:

Bureau of Security and Investigative Services
P.O. Box 989002
West Sacramento, CA 95798-9002

Please allow 6-8 weeks for replacement, if submitting by mail.

⁶ <https://www.breeze.ca.gov>

⁷ https://www.bsis.ca.gov/forms_pubs/company_chngadd.pdf

⁸ <https://www.bsis.ca.gov/replacementlicense/ra.pdf>

⁹ https://www.bsis.ca.gov/forms_pubs/newfees.pdf

9. The name/address was misspelled on my license. Is there a fee for a new one?

No. An error made by the Bureau should be corrected without charge. Please clarify the error in writing, include proof of the Bureau's error (preferably a copy of the submitted application), and submit by email to bsis@dca.ca.gov or by mail to:

Bureau of Security and Investigative Services
PO Box 989002
West Sacramento, CA 95798-9002

(This does not apply to address changes when submitted after a renewal was paid and already mailed.)

10. Can a Repossession Agency use a post office box for an address?

Yes. The Repossession Agency must state the location of the business office by street name, number and city. The Repossessor Agency may list a Post Office box (PO Box) as the Address of Record (AOR) only if mail delivery to the business address is not possible, or if the place of business is located at the licensee's personal residence. NOTE: if providing a PO Box as the AOR, you must provide the Bureau with your residence address. In addition, no licensee shall conduct business from any location other than the location for which a license was issued.

11. How long does it take to process the new license after a request for name change and/or address change has been made?

The processing time will vary, typically a name change and/or address change will take approximately four to six weeks.

12. Can a Repossession Agency license be reassigned?

Yes. To request the reassignment of an existing Repossession Agency license, submit a letter addressed to the Bureau Chief. The letter should state the request for the reassignment and provide a brief explanation on why the reassignment is needed. Only requests where the direct and indirect owners of the assignor (current business organization) are identical to the direct and indirect owners of the assignee (new business organization) are potentially eligible for reassignment. If approval for the reassignment is granted, payment of the processing fee is required and must be submitted to complete the reassignment. To apply for reassignment, submit to the Bureau:

- Letter addressed to the Bureau Chief, specifically requesting the reassignment with an explanation of why reassignment is needed
- Repossession Agency Application for License (Form 31C-4)¹⁰
- Personal Identification Form: Repossession Agency Principals, Corporate Officers, and Repossession Agency Qualified Managers (Form 31C-9)¹¹
- Repossession Agency Request for Authorization of Business Name (Form 31C-12)¹²

13. Who can repossess my car, truck, motorcycle, or other vehicle?

The legal owner and the reposessor agency employee of a repossession agency.

¹⁰ https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=9

¹¹ https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=11

¹² https://www.bsis.ca.gov/forms_pubs/repo_app.pdf#page=13

14. Does the legal owner have to notify me before taking my vehicle?

No. The legal owner is not required to notify you before your vehicle is repossessed. However, the legal owner must notify you in writing within 60 days that you have 15 days to arrange to get your car back before it is sold. If the vehicle was repossessed by a licensed repossession agency, the agency must notify you within 48 hours that they have repossessed your vehicle and must furnish you with a list of the personal items in the vehicle at the time it was repossessed.

15. Can they repossess my vehicle if I have only missed one payment?

Yes. The conditions under which the vehicle may be repossessed are subject to the terms of the sales contract signed by you at the time you bought your vehicle. However, some legal owners will work with you to bring your payments up to date, even though they are not required by law to do so. If you expect a problem in making payment, you should contact the legal owner to make other arrangements for payment.

16. Can they take my car at 4 a.m., or while I am in the grocery store?

As long as the repossession agency employee does not enter any private building or any secured area he or she may take your vehicle at any time from any location. This does not mean that the repossession agency employee can do anything that is illegal. The repossession agency employee must obey the same laws that pertain to everyone.

17. Can a repossession agency employee agent break my gate, unlock my garage, move other vehicles, or trample my landscape while trying to take my car?

No. Repossession agency employees are prohibited from entering any private building or secured area without the consent of the owner or the person in legal possession of the property. This includes any locked and fenced area. Any damage to buildings, fences, landscaping, or other vehicles should be reported to the police. In addition, a complaint should be filed with the Bureau¹³. To get your money back for damaged personal property or real property, you will probably have to go to small claims court or hire an attorney. The Bureau has no jurisdiction to get your money back for damaged personal property.

18. Should I hide my vehicle or physically protect it from the repossession agency employee?

No. A repossession agency with authorization from the legal owner will attempt to take your vehicle for the legal owner. If you hide the vehicle to avoid repossession, you may give up your right to continue with the same contract with the legal owner.

19. Can a repossession agency employee threaten my family or me?

No. A repossession agency employee may not use violence or force in attempting to repossess a vehicle. If violence or force occurs, contact the police immediately. A repossession agency employee may not use false or misleading statements or make threats in order to take your vehicle.

20. What happens to my personal belongings in the car after my car has been repossessed?

Licensed repossession agencies are required to make a list of all personal belongings found in a vehicle at the time of repossession. They are required to send you at your last known address of record, within 48 hours, a notice containing this list and informing you how to recover your personal belongings and the amount of storage fees owed, if any.

¹³ https://www.bsis.ca.gov/forms_pubs/complaint.pdf

21. Are my spare tire, stereo and navigation systems, and mag wheels considered part of my personal belongings?

Items such as stereo and navigation systems or mag wheels, which are installed as a permanent part of the vehicle generally, remain with the vehicle so do items such as a spare tire or tire iron, which are normal equipment for a vehicle to carry. However, any item such as a removable camper shell, which was not included in the original contract for your vehicle, should be returned to you, although you may be asked to prove that you bought the camper shell separately.

22. Should I be notified about who took my vehicle and why?

A repossession agency is required to provide you with a Notice of Seizure within 48 hours after taking possession of your vehicle. This notice must include the name, address, and telephone number of the legal owner and the name, address, and telephone number of the repossession agency. They should tell you that this Bureau regulates repossession employees and that the repossession agency is required to give you a personal property inventory within 48 hours of the repossession, and that any damage to a vehicle during repossession is the responsibility of the repossession agency. To find out why your vehicle was repossessed you should contact the legal owner of your vehicle.

23. What if my car is damaged during or after repossession?

The Notice of Seizure, which the repossession agency is required to send you lists that damage to a vehicle during or after repossession, is the responsibility of the repossession agency. Unfortunately, the Bureau cannot enforce this responsibility by making the repossession agency pay you for any damage to your car. In case of damage, you should take the repossession agency to small claims or civil court, depending on the estimated cost of repair. You should also file a written complaint¹⁴ with the Bureau, as several complaints of damage against the same repossession agency could result in disciplinary action against that agency.

24. Can repossession agency employees drive my vehicle or use my personal effects after they have repossessed my car?

No. A repossession agency employee may not use any vehicle or personal effects recovered from a consumer for personal benefit. If you believe your vehicle was used during the time the agency had it, you should file a complaint¹⁴ with the Bureau explaining the circumstances which lead you to believe it was used.

25. What should I do if something is missing from my personal effects when I pick them up?

Mention it to the repossession company while you are there and ask them to check their storage area again. Note it on the release form if the items are not located. Follow up with a registered letter to the repossession agency (with a copy to the lien-holder) describing the missing items and ask them to locate them or reimburse you for them. If they don't comply with your request, send a written complaint¹⁴ to the Bureau of Security and Investigative Services. If some of your belongings are missing you should contact your local police department and begin a small claims court or civil court action to have the repossession agency repay you for your lost possessions.

26. What about my personalized license plates?

Department of Motor Vehicles (DMV) has advised the Bureau that personalized plates should be removed and stored with other personal effects. If you do not claim them within the 60 days, the repossession company should return them to the DMV.

¹⁴ https://www.bsis.ca.gov/forms_pubs/complaint.pdf

27. How do I get my vehicle back?

The legal owner must give you 15 days written notice before they can sell or otherwise dispose of your vehicle. This notice must be provided within 60 days after repossession. This notice should tell you how to redeem your vehicle and should give you the name and address of the person to contact about payment. Usually, you will be able to reinstate your loan contract by paying your back payments and the repossession fee, unless the legal owner can prove that you did one of the following: 1) gave false information on your loan application 2) hid the vehicle to keep it from being repossessed or 3) kept the vehicle in bad repair or damaged it on purpose. If the vehicle loan is with your credit union or a finance company, the above information may not apply to you.

28. What charges, if any, might I have to pay?

In addition to paying all or part of the contract balance, you may have to pay a repossession charge. Most vehicle installment loan contracts state that you may be charged for the costs of recovering the vehicle if you default on the loan payments. Therefore, the legal owners may charge you for the amount which they have been billed by the repossession agency. Also, most repossession agencies charge a fee for storage of personal items that were in the vehicle at the time it was repossessed. The amount of the storage fees must be given on the personal property notice prepared by the repossession agency and will be collected at the time you pick up your personal items. Many repossession agencies require that these charges be paid in CASH. If you choose not to make the payments within the 15 days allowed, the legal owner will arrange for your car to be sold. If the buyer does not pay the full contract balance, you may be required to pay the difference, which is referred to as a deficiency.

29. How are the police involved in repossessions?

Immediately after the repossession, the reposessor must notify the local police or sheriff's department that he or she has taken your vehicle. As long as the reposessor has the proper identification and can show that the legal owner hired him or her to repossess your vehicle, the police will most likely not interfere with the repossession, even if you call them. However, if you feel that the reposessor has threatened, harmed you, damaged your property, or entered your car or property illegally, you should call the police and file a police report.

30. How do I file a complaint with the Bureau?

You can submit a complaint against a licensee online¹⁵ or mail a completed Complaint Form¹⁶ to:

Bureau of Security and Investigative Services
PO Box 989002
West Sacramento, CA 95798-9002

Please provide copies of all documents relating to your complaint with your completed complaint form. Paperwork will not be copied and/or returned to you. Accordingly, do not send original copies and keep a copy of all the documents you do send to the Bureau for your future reference.

¹⁵ <https://www.breeze.ca.gov>

¹⁶ https://www.bsis.ca.gov/forms_pubs/complaint.pdf