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MEMBER OF THE FLORIDA CABINET
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Florida Land and Water Adjudicatory Commission
Siting Board
Division of Bond Finance
Department of Revenue
Department of Law Enforcement
Department of Highway Safety and Motor Vehicles
Department of Veterans' Affairs

FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State
DIVISION OF LICENSING

June 5, 2002

Mr. Joe Taylor
Professional Training Group, Inc.
Post Office Box 4015
Ocala, Florida 34478

Dear Mr. Taylor:

I am writing in response to your letter of May 24 requesting approval for your recovery training facility to administer a course using a home study/correspondence curriculum.

I have carefully reviewed the educational materials you submitted for our approval. The Florida edition of the Certified Asset Recovery Specialist (CARS) instructional materials meets or exceeds all recovery agent training requirements specified in Chapter 493, Florida Statutes, or Rule 1C-3.140, Florida Administrative Code. The Division hereby approves those materials and grants its approval for you to teach the recovery agent correspondence course.

Administration of exams will be restricted to junior colleges, vocational schools, universities, or licensed recovery agent schools or training facilities. In addition, you may administer your exams in any one of our eight Regional Offices located throughout the state. One of our Regional Office Supervisors or Investigator Specialists will proctor the exams for you. Moreover, we will do this at no cost to you or to the students taking the exams. This option would, of course, require some advance notification, but we would be happy to accommodate your request.

Sincerely yours,

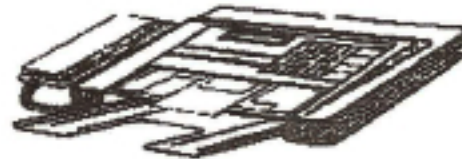
Arthur V. Varnadore
Chief – Bureau of Regulation & Enforcement

kw



**SOCIETY OF
CERTIFIED RECOVERY SPECIALISTS, INC.**
Jack Barnes, Administrator
1133 N. Utica
Tulsa, Oklahoma 74110

FAX TRANSMITTAL



07/01/03 4:03 PM
Fax number: 352 840 0212
Number of pages including this one (1)

to: Joe Taylor

MESSAGE: I am preparing a letter to mail to all the CCRS. I will mail another letter to all the NFA Members letting them know that we will not take any applications for CCRS. We have already completed the 2004 Certificates but there will be no additional ones. We plan to recommend your program. It would be nice to have a short statement that your program is approved by the State of Florida for _____ - and any other strong selling points I can use in a letter. I'm also interested in some other things I can do for your program and your program may do for NFA and Industry. Please call me 800 331-5518.

Thanks,

Jack

RENTEA & ASSOCIATES

Attorneys at Law

The Littlefield Building
106 East 6th Street, Suite 400
Austin, Texas 78701

Bogdan Rentea
Board Certified Administrative Law
Texas Board of Legal Specialization

Anna Smith Spinks
Ryan Church

Tel. (512) 472-6291
Fax (512) 472-6278
Email: office@rentelaw.com

Mailing Address:
P. O. Box 684568
Austin, Texas 78768-4568

June 13, 2002

Mr. Joe Taylor, President
The Professional Training Group, Inc.
Post Office Box 4015
Ocala, FL 34480

Re: Certified Asset Recovery Specialist, National Certification Program

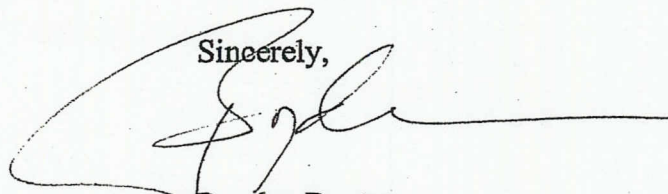
Dear Joe:

I have reviewed your National Certification Program extensively, and I am convinced that it is a most valuable "tool" in dealing with the ever rising litigation and insurance claims within the Asset Recovery Industry.

The comprehensive curriculum contained in this program should be required study for not only those seeking to enter the Asset Recovery Industry, but also for those who are already a part of this profession.

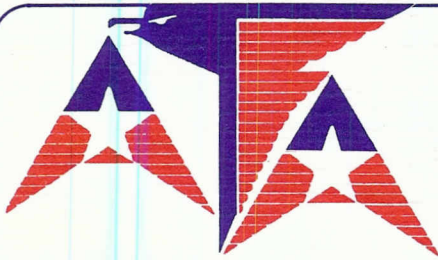
I commend you for the thoroughness and professionalism you have shown in developing this unique product.

Sincerely,



Bogdan Rentea

BR:tb



AMERICAN FINANCE ADJUSTERS, INC.

A LICENSED, BONDED & INSURED RECOVERY AGENT
Nationwide Watts 800-843-8904 Hialeah, FL
Nationwide Watts 800-633-8455 Ocala, FL

April 11, 2000

*Professional Training Group, Inc.
P.O. Box 4015
Ocala, Fl 34478*

To Whom It May Concern:

I received this training manual from Joe Taylor in its beginning stages. Upon review, page by page, I must say this is the most comprehensive binding of material ever compiled for the recovery industry.

I would not only recommend that every agency have one, but feel this is the most important tool any Professional Recovery Agency would feel they must have!

Sincerely,

Rusty Ansell
AMERICAN FINANCE ADJUSTERS, CEO



Hialeah,
 Florida



Tampa,
 Florida



Crystal River,
 Florida

P.O. Box 4526
 Ocala, Florida 34478

HARVEY C. ALTES
FALCON INTERNATIONAL BUILDING
728 FENTRESS BOULEVARD
DAYTONA BEACH, FLORIDA 32014
TELEPHONE (904) 253-3697

April 10, 2000

Professional Training Group, inc.
Mr. Joe Taylor
PO Box 4015
Ocala FL 34478

Dear Joe,

In reviewing your National Certification Program, individually, with our Board, as well as other members, we find this is the best work on the subject, to date.

Our associates agree this work, if studied and digested would qualify one for certification.

There are other very good operations manuals in development that have a role in daily operations. This detailed manual is one that every owner and operator should have as required reading.

Sincerely,

Harvey C. Altes

Harvey C. Altes



To whom it may concern:

At Recovery Solution we strive to provide the most comprehensive training and tools for our staff to achieve success. In an effort to improve our staff's understanding of the recovery industry laws and protocol, we implemented the Certified Asset Recovery Specialist (CARS) program in 2006 as part of our standard training for all personnel.

The CARS curriculum not only provides our staff with a thorough understanding of the industry and recovery field operations, enabling us to strengthen our partnership with the recovery agents, it also provides our staff with the knowledge necessary to effectively manage the recovery operations on behalf of our lienholder clients.

Based on the results gained by our staff, I would highly recommend that each and every collateral recovery business owner and lienholder alike implement the CARS curriculum as part of their training program. We applaud Recovery Industry Services Company's (RISC) efforts and wish them much success as they endeavor to improve the collateral recovery industry through their education and other services.

Please contact the RISC team at: Toll Free: (866) 996- RISC (7472) or www.RiscUS.com.

Phil Hanks
General Manager



Some time ago I qualified for the CCRS Certification program (based in Tulsa), and more recently the CARS Certification program (based out of Ocala, Florida).

There might be those who have been in the recovery business so long that they might think "what is the value of certification?".... since through their years of experience, they certainly must "know the business by now".

Speaking for myself, someone who has been in this business for 52 years: I still do not know enough about the recovery business. I still do not know it all. And there is no substitute for ongoing education and training, especially in a world that is constantly changing. This ongoing education and training will ensure your success in this ever changing business environment.

ACT NOW and show a united front in our efforts to reinvent our industry through certifiable education. Our clients will see the value of using trained professionals. Utilize the benefits offered by both CCRS and CARS; proven, valuable training and certification resources for our industry. Let's see if we can't turn this industry around.

Harvey Altus



March 12, 2002

Mr. Joe Taylor
Certified Asset Recovery Specialist
National Certification Program

Dear Mr. Taylor:

I want to take this opportunity to thank you for joining hands with PRIME to distribute your training and certification program to all of the PRIME insured offices.

It is the opinion of all of the directors of PRIME, that your training and certification program is the most comprehensive material available to the collateral recovery industry. I am of the opinion that not only the recovery agents need to use the program, it should be distributed to the lending institutions that use our services as well. I have personally handed out a copy of your program to various banks and finance companies.

The information contained in the program will help curtail claims of "Wrongful Repossession". Because the program is a home study course, the material can reach more recovery companies faster and therefore help raise the bar on professionalism.

Cordially,

A handwritten signature in black ink, appearing to read "Ray Crocker", written over a light blue horizontal line.

Ray Crocker, Executive Director
PRIME, Inc.



April 29, 2008

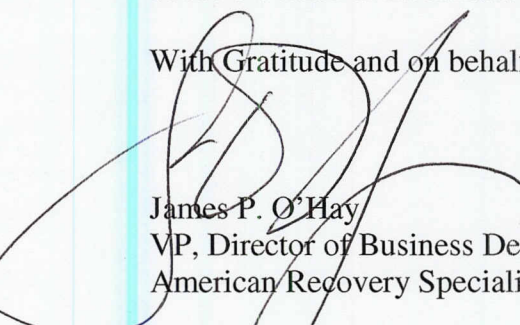
Dear Mr. Taylor,

As a leader in the repossession industry for over 20 years, the management and staff here at American Recovery Specialists have always sought to assist in the education of our clients understanding of the difficulties and issues that surround the recovery of their collateral.

And, while those of us who have spent many years chasing accounts into the early morning hours are certainly filled with many stories of which to tell, your book offers an insight from both sides and truly seeks to awaken the reality in each of us of how important it is to know what you are doing in this business or cause the chance to loose a lot of money ...or worse yet someone's life.

Thank you again for the countless hours you must have spent in researching all of the Field Agent stories, case law and other information provided within, as it is without a doubt a wealth of information to anyone that chooses to turn the pages and read on.

With Gratitude and on behalf our management and staff,


James P. O'Hay
VP, Director of Business Development
American Recovery Specialists, Inc.

Cc: rk, file

Subject: **Certification Course**
Date: 3/2/2003 11:10:13 PM Eastern Standard Time
From: [REDACTED]
To: ptgncp@aol.com
Sent from the Internet (Details)

Mr. and Mrs Taylor

I am not one to endorse a product and cannot remember the last time I did!!! Today I finished my studies on the CARS course. It is incredible the information that is contained within the pages of this course. After 16 years in the industry I thought I new it all. I was wrong! Mr. Taylor, I tip my hat to you and your wife Elizabeth for the work that you have done on this course. I strongly believe that this course should be MANDATORY for anyone doing business in our industry. Effective immediately every one of our agents and investigators will be required to study and pass this course prior to May 15th 2003 in order to stay employed by our agency. If you ask me, your course is underpriced for the knowledge that you supply.

I will see you at the TFA Convention in Dallas in a few days.

I have posted a copy of this e-mail in Repoland.com forums section!

Thank you !!!!!!!!!!!!!

Max Pineiro, CEO, LPD
NJ Licensed and Bonded Private Detective
Elite Collateral Recovery, Inc.
Elite Search Team, Inc
Repoland.com (Administrator)
Max Pineiro, LPD

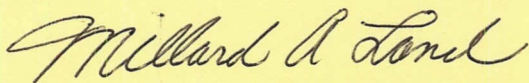
September 13, 2000

Joe Taylor
Checkmate International Inc.
P.O. Box 1597
Ocala, FL 34478

During the three (3) decades that I, have served on committees, boards, and safety investigation fraud teams, I, have had the opportunity to review and study many fragmented training programs. Your Professional Collateral Certification Program is by far and away the ultimate tool for owners of investigation and recovery companies. At this juncture, I would never recommend membership and or entry into any association and or group without compliance by and for your program.

This course requires extensive knowledge in all legal aspects protecting both the owners and the lien holders. Once a party has passed this study by test; he will be able to conduct all his life activities as a professional and therefore serve the industry and the financial community with less risk to himself or others.

You and Elizabeth are to be highly commended for the dedication and time you have spent researching and writing this manual. I am in great hope that the very near future brings a requirement by all states licensed, or not, to require certification under this program. On behalf of all intelligent recovery specialists I wish to say thank you and offer my total support in this endeavor.



Millard A Land
President/C.E.O. Adjusters, Inc.
Manhunt International
Texas Auto Theft Mutual
National Association of Fraud Investigators
Director- Time Finance Adjusters
Advisor- Prime Insurance Group
FALR/CALR



Subj: **FW: My opinion of your testing materials**
Date: 3/18/2009 10:10:21 A.M. Eastern Daylight Time
From: barbara.peer@global-repo.com
To: chrispeer@reactone.us, jpapat36@aol.com

From: Matt Pitman [<mailto:matt@carsofutah.com>]
Sent: Wednesday, March 18, 2009 12:39 AM
To: james.stidham@reactone.com
Cc: info@reactone.com
Subject: My opinion of your testing materials

I started in the asset recovery industry at the ripe old age of 16. It was actually my first real job and to tell the truth I had no idea what I was getting into. All I knew was it looked really cool and seemed to get my blood flowing if you know what I mean. I did property inventory and learned how to make keys and to use a slim jim. The importance of being honest when dealing with other peoples personal items was drilled into my head daily from the owner. He said the biggest problem I have running this company is employees who steal crap out of repos and then I end up paying for it. He never let me forget how they would never find my body if I ever stole a single item from a repo or his business. I thought the guy was pissed for a good reason and I was going to show him that this was the job for me. I never did a single repo until I turned 21. Insurance regulations in Arizona in 1991 stipulated very closely that we be 21 and have a clean driving record to operate a repo truck. Before that wonderful day arrived I spent the best 5 years learning how to skip trace and locate just about anyone as well as the day to day functions that need to be in place to run a smooth company. I saw property released to people who would say and do the craziest things. I already knew the drivers story from the night before and to hear what they thought happened and how they were going to suit our a55e5 off and yadi ya ya ya. Before I step one foot into a repo truck as a driver I rode a good two years as a jumper. I could read a license plate from 200 yards away in the dark if it was parked under a light of some sort. I knew how to knock a door, any door anywhere, and extract information without people even knowing I was asking questions. We dreamed up the craziest schemes to trick anyone and everyone into giving us that one thing we needed THE ADDRESS!!! I could read a person's body language so well I knew they were going to scratch their nose or look down and to the left before they did. Yes I was a human lie detector and could read and respond to any conversation in real time until I had what I needed out of them. Their words said one thing and their body another and somewhere in the middle of it all was my answer to the well guided questions I just dropped in a conversation they had no idea was going on. So why do I share this with you. Because you need to know the person who is answering the question to fully understand that answer.

I have avoided getting certified for only one reason. Laziness and I am not embarrassed to say so. Or should I say busy ness (business). I have been so busy running my own repo business that I let excuses get in my way. After ordering and reading your material I can honestly say that Joe is merely me in 20 years. Everything in that book is not only spot on accurate to the real world of repossessing but also laid out in such a manner that is easy to follow and comprehend. And you know how hard that is for us ADHD people right? I got chills down my spine as I went thru your material and realized there are other people out there who really get what it takes to be a repoman. Any tow jockie with a truck can go move cars from driveways to impound yards. The things we have to know and do are so far beyond believable that really only "we" know. Memorizing 20 different plates and knowing what type make and color goes to each one. Where they use to live and what they like to eat and where. We know more crap about skips than I think their own family could know. We can defuse any confrontation and walk away from a gun in our face while smiling and convincing them that shooting you is not the thing to do. We turn anyone and everyone into a network of information that feeds our brain with details that can be recalled whenever and wherever we need it. Your training material was impressive and I will be one of your biggest advocates from this day on to anyone in the industry who needs to get it done. I like the fact it is

now online being as how I am a huge technology geek. I use it to make my company faster, safer and more profitable. Technology is what is going to change the face of what we do and getting on board now shows that you understand the importance.

Keep up the good work and I look forward to a directory with profiles and images for all levels of certified recovery professionals in your network. Keep me posted on updates and changes and I am always available if you want to pick the brain of someone who knows what he does for a living inside and out. I learn every day I am alive and will never "know it all" . I learned so much from your training materials and brushed up on tons. So much so that I am reviewing all the processes of my company and getting what I need from my attorney to make sure we are covered in all situations. I already use video surveillance on all repossession to help with accusations and other stuff we know arises from doing what we do every day. Your material has greatly opened my eyes to the other things I was forgetting about or laxed in that needed to be addressed. It very well may have saved me from a court date every small business owner fears facing someday.

Thanks again and all that other nice stuff,

Matthew Pitman
Owner/Recovery Specialist
Certified Asset Recovery Services, Inc.
<http://www.carsofutah.com>
matt@carsofutah.com
801-687-3454 MOBILE
801-437-2417 FAX

September 13, 2000

Joe Taylor
Checkmate International Inc.
P.O. Box 1597
Ocala, FL 34478

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Millard A Land
President/C.E.O. Adjusters, Inc.
Manhunt International
Texas Auto Theft Mutual
National Association of Fraud Investigators
Director- Time Finance Adjusters
Advisor- Prime Insurance Group
FALR/CALR



Jeffrey A. Klepinger
1761 Treeland Avenue
Middleburg, Florida 32068

To whom it may concern,

April 12, 2001

I am writing this letter to recommend the Collateral Recovery Agent Training Manual for anyone who is entering into the field of Collateral Recovery Agent. The information provided in the manual proved to be very thorough and informative. The language in the manual was very well written and was easy to understand, which made learning much easier.

The best thing about the Collateral Recovery Agent course was the outstanding help received from Joe and Elizabeth Taylor, also the authors of the manual. They took the time to answer all my questions and scheduled the testing date around my busy schedule. I feel they went beyond the normal call of duty and they made every effort to ensure I got my license in a very timely manner.

Thanks to the Professional Training Group and Joe and Elizabeth Taylor for an outstanding program for Recovery Agent Training. I am now in the process of opening my own business and I feel that I have the confidence and proper training needed to succeed.

Sincerely,


Jeffrey A. Klepinger

RECOVERIES UNLIMITED



EDWARD & MELODY DEGROOT

TO: Matrix Educational Systems Inc.

Enclosed please find check for three hundred and twenty-five dollars for the Standard Certified Asset Recovery Specialist National Certification Program. As a proud member of Time Finance Adjusters we recognize the advantages of a nationally accepted certification program to elevate the professional repossession agent, thus giving the financial lending community a clear choice in deciding which path they choose to follow. Thank you in advance for the opportunity to utilize your program to further the professional image of the repossession industry.

Sincerely,

Edward & Melody DeGroot
Recoveries Unlimited



ALLWEST AUTO RECOVERY

RIVERSIDE OFFICE • P.O. BOX 2523, RIVERSIDE, CA 92516 • (909) 784-6800
(FAX) (909) 784-6767 (OUTSIDE CALIFORNIA) 1-800-537-5839
STATE LICENSE RA463

3-24-04

1) DEAR MAS TAYLOR,

I HAVE BEEN IN THE REPOSSESSION BUSINESS
FOR 40 YEARS IN VARIOUS POSITIONS WITH MAJOR
BANKS AND MY OWN COMPANY. I THOUGHT I KNEW
EVERYTHING. NOT TRUE. GREAT COURSE. MAJOR
FORUMMERS SHOULD ONLY USE C.A.R.S. ALWAYS
PRIMARILY FOR THEIR OWN PROTECTION.

THE SET-UP SHEET IS FINE, JUST ADD EMAIL.

THANKS

Gary & Parker, owners