BENSLEY LAW OFFICES, LLC

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Joe Taylor Recovery Industry Services Company P.O. Box 773369 Ocala, FL 34477

Re: CARS Training Program

Dear Mr. Taylor:

I have been practicing law and representing consumers and debtors for more than 15 years, including in wrongful repossession cases. To my knowledge, I am one of the only attorneys in the Mid-Atlantic region that regularly represents consumers or debtors in wrongful repossession actions. Many if not most of my wrongful repossession cases involve some manner of breach of peace, including, often, assault and battery, in addition to myriad other violations of the applicable standards and laws and regulations.

Since I began practicing in this subject area, and continuing to present time, I have been astounded by the ignorance and indifference many repossession companies and their agents have displayed regarding the applicable duties, standards, laws and regulations. Meaningful internal training and supervision is almost non-existent. For instance, contingency fees, bullying and non-employee ride-a-longs are still very, very common – even though they present a real and present danger to everyone involved.

There is an exception. I have noticed that companies that require certification by a nationally recognized certification program display evident superior management, knowledge and professionalism. This is most true of companies that require CARS certification. I know of no more practical, comprehensive or effective asset recovery training or certification program.

Thank you for your courtesies.

William C. Bensl

WCB: Enclosure