

***Accurate Adjustments, Inc.***

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



**LICENSED,  
BONDED  
AND  
INSURED.**

**VISIT US ON THE WEB:  
[WWW.ACCURATEADJUSTMENTS.COM](http://WWW.ACCURATEADJUSTMENTS.COM)**

# Accurate Adjustments, Inc.

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



ac•cu•rate (ak'yoor it, -ver-) adj. [L *accuratus*, pp. of *acurare* < *ad-*, to + *curare*, to take care < *cura*, care: see CURE] 1 careful, and exact 2 free from mistakes or errors; precise 3 adhering closely to a standard [an *accurate* thermometer] -SYN. CORRECT -ac'cu•rate|ly adv. -ac'cu•rate•ness n.

Accurate Adjustments, Inc. was established in 1996 through a desire to provide unparalleled service to the financial industry while focusing on honest and ethical business practices. Expect timely updates and great communications throughout the handling of each account. A Tow Truck will be on the scene of every repossession. Indoor Storage is available for collateral, and more than adequate Insurance Coverage and Bonding. We also have employees vs 1099'd sub-contractors to further alleviate unnecessary liability to our clientele. Expect "peace of mind" since we have done everything in our power to ensure near zero liability falls back on you in entrusting us with your needs.

Since our inception we have been entrusted well over a hundred thousand assignments from various lenders, and have successfully provided to clients consist and above average repossession percentages! We've literally repossessed tens of thousands of pieces of collateral while avoiding the courtroom of both ourselves and of our clients! I would say this is worthy of mentioning and a feat hard to ignore given the extreme risk factor within this industry! To continue we have cured or resolved another respectable percentage of these entrusted cases, in essence providing an above average and an acceptable service to our clientele.

We accept all suggestions to make your job, and ours, a more pleasant and fulfilling one. To be involved in the repossession industry isn't just a business; it's a way of life. It takes the right people to be able to handle the demands of this profession! We are effective, efficient, professional and thorough while at the same time always practicing safety for ourselves, as well as your customers. To sum it up, the job will be done "Accurate!"

OWNER / PRESIDENT  
SHANE FREITAS

# ***Accurate Adjustments, Inc.***

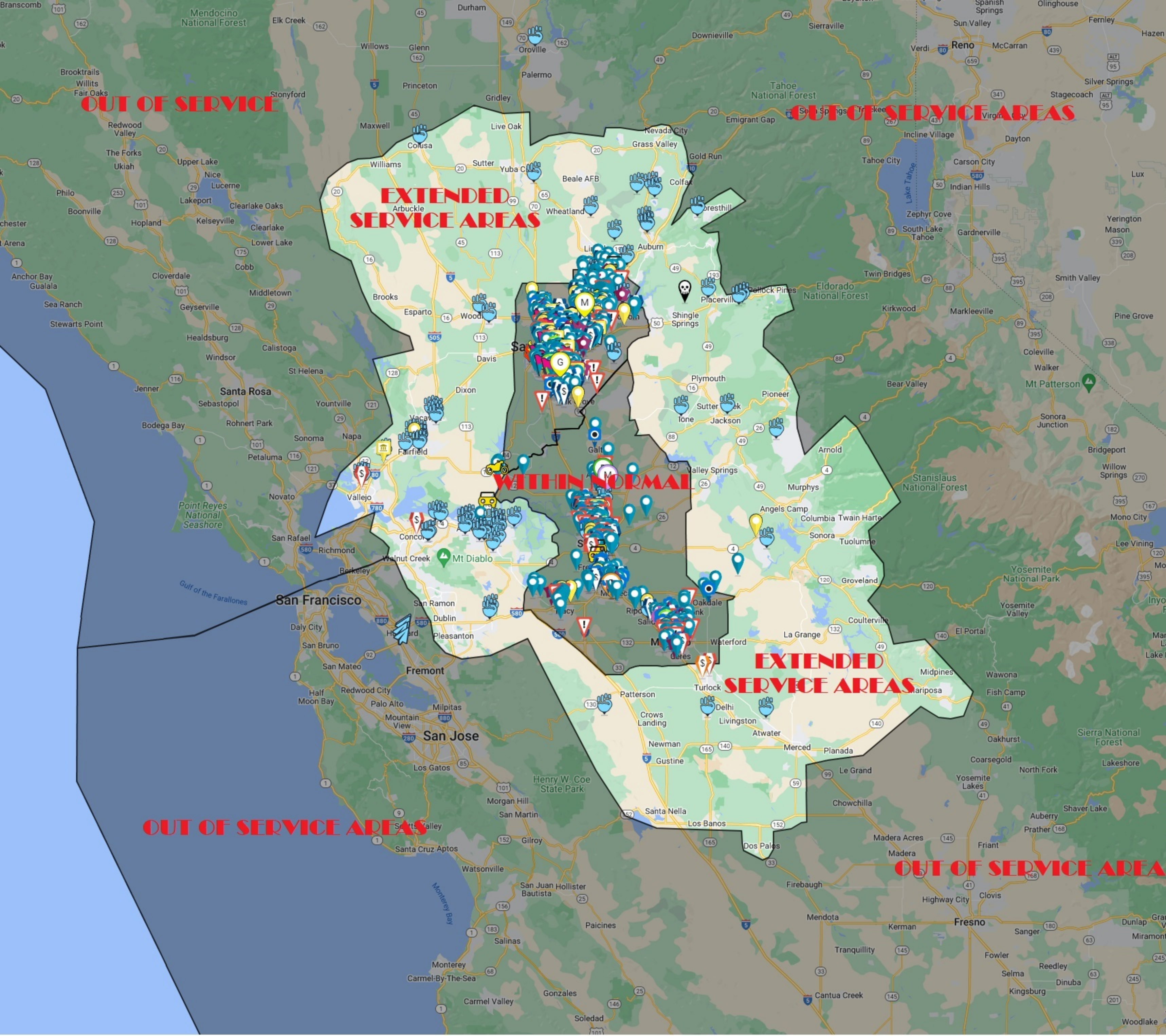
1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



## **SERVICE AREA**

**WE REFUSE TO SACRIFICE SERVICE FOR SHEER VOLUME OF BUSINESS, YET WE ARE STILL ABLE TO COVER A VERY BROAD AREA. IF WE CANNOT COVER AN ACCOUNT WITHIN 24 HOURS, YOU WILL KNOW ABOUT IT PRIOR TO US ACCEPTING THE ASSIGNMENT!**

**IF YOU HAVE AN ADDRESS THAT NEEDS SERVICING, AND YOU CANNOT LOCATE SOMEONE TO COVER IT, GIVE US A CALL. IF WE DO NOT COVER THE ADDRESS, WE WILL HELP REFER SOMEONE CAPABLE OF HANDLING YOUR NEEDS.**



**OUT OF SERVICE**

**OUT OF SERVICE AREAS**

**EXTENDED SERVICE AREAS**

**WITHIN NORMAL**

**EXTENDED SERVICE AREAS**

**OUT OF SERVICE AREAS**

**OUT OF SERVICE AREA**

# **Accurate Adjustments, Inc.**

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



## **LICENSE INFORMATION**

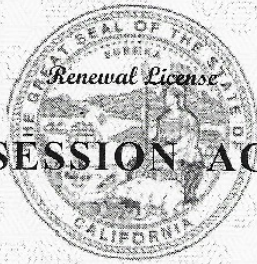
**THE STATE OF CALIFORNIA HAS STRICT LICENSING REQUIREMENTS. A REPOSSESSION AGENCY MEANS AND INCLUDES ANY PERSON WHO, FOR ANY CONSIDERATION WHATSOEVER, ENGAGES IN THE REPOSSESSION BUSINESS OR ACCEPTS EMPLOYMENT TO LOCATE OR RECOVER PERSONAL PROPERTY, INCLUDING BUT NOT LIMITED TO PERSONAL PROPERTY REGISTERED UNDER PROVISIONS OF THE MOTOR VEHICLE CODE, WHICH IS SUBJECT TO A SECURITY AGREEMENT, IS BY DEFINITION A "REPOSSESSION AGENCY" AND MUST BE LICENSED AS SUCH, UNDER STATE LAW.**

**UNLESS EXEMPT PURSUANT TO B & P 7500.3, ONLY PERSONS HOLDING A VALID REPOSSESSION AGENCY LICENSE OR REGISTRATION, ISSUED BY THE STATE OF CALIFORNIA, MAY ENGAGE IN THE ACTIVITIES OF A REPOSSESSION AGENCY. [B & P 7502.1]**

**TO DETERMINE WHETHER OR NOT A PERSON OR AGENCY HOLDS A VALID REPOSSESSOR'S LICENSE, YOU MAY CONTACT THE BUREAU OF SECURITY AND INVESTIGATIVE SERVICES AT 400 "R" STREET, STE #3080, SACRAMENTO, CA. 95814, (916) 445-7724. FOR A UP TO DATE LIST OF LICENSEES, CONTACT THE DEPARTMENT OF CONSUMER AFFAIRS, INFORMATION SYSTEMS DIVISION, 400 "R" STREET, STE # 1000, SACRAMENTO, CA. 95814, (916)323-7018, OR LOG ON TO:**

**[http://www2.dca.ca.gov/pls/wllpub/wllqryna\\$lcev2.startup?p\\_qte\\_code=RA&p\\_qte\\_pgm\\_code=2420](http://www2.dca.ca.gov/pls/wllpub/wllqryna$lcev2.startup?p_qte_code=RA&p_qte_pgm_code=2420)**

**(OUR WEBSITE HAS A CLICKABLE LINK WITHIN OUR "LICENSE INFO" AREA)**



Bureau of Security and Investigative Services  
P.O. Box 989002  
West Sacramento, CA 95798-9002  
(916) 322-4000

## REPOSSESSION AGENCY

License No. RA1298

Valid Until: 05/31/2025

Receipt No. 1073

ACCURATE ADJUSTMENTS, INC  
1210 AUTO CENTER DR  
LODI, CA 95240

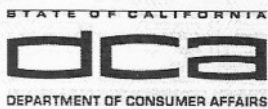
In accordance with the provisions of Division 3, Chapter 11 of the Business and Professions Code, the company named hereon is issued a Repossession Agency License Renewal.

----- NON-TRANSFERABLE ----- POST IN PUBLIC VIEW -----

WPIRA 10/2015

4-PG013-S/0000859-1/1

**To operate as a Repossession Agency in the State of California, there must be a licensed Qualified Manager that oversees the daily duties of each location of a Repossession Agency.**



Bureau of Security and Investigative Services  
P.O. Box 989002  
West Sacramento, CA 95798-9002  
(916) 322-4000

## REPOSSESSION AGENCY QUALIFIED MANAGER

Certificate No. RAQ100420

Valid Until: 04/30/2025

Receipt No. 1076

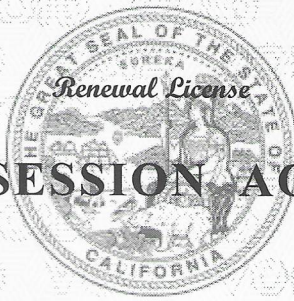
Issue Date: 04/21/1995

SHANE ANTHONY FREITAS  
1210 AUTO CENTER DR  
LODI, CA 95241

In accordance with the provisions of Division 3, Chapter 11 of the Business and Professions Code, the individual named hereon is issued a Repossession Agency Qualification Certificate.

----- NON-TRANSFERABLE ----- POST IN PUBLIC VIEW -----

OPIRAQ 1252.CERT52S.081716



Bureau of Security and Investigative Services  
P.O. Box 989002  
West Sacramento, CA 95798-9002  
(916) 322-4000

# REPOSSESSION AGENCY

License No. RA1012

Valid Until: 11/30/2025

Receipt No. 1157

ACCURATE ADJUSTMENTS  
5289 AUBURN BLVD  
SACRAMENTO, CA 95841-2787

In accordance with the provisions of Division 3, Chapter 11 of the Business and Professions Code, the company named hereon is issued a Repossession Agency License Renewal.

----- NON-TRANSFERABLE ----- POST IN PUBLIC VIEW -----

1251.CERT51S.071823

ACCURATE ADJUSTMENTS  
5289 AUBURN BLVD  
SACRAMENTO CA 95841-2706

BUREAU OF SECURITY AND INVESTIGATIVE SERVICES  
PO BOX 989002  
WEST SACRAMENTO CA 95798-9002

J08000803.1p32-20230811215256839.rtf//112.746877.D1.00.1.1



# **Accurate Adjustments, Inc.**

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



## **INSURANCE INFORMATION**

**RELAX. WE HAVE AN A+ RATED CARRIER.  
WE ARE BONDED UP TO \$1,000,000.  
WE (YOU) ARE FULLY COVERED!**

**WHEN CONTRACTING WITH A REPOSSESSION AGENCY,  
ALWAYS REQUEST TO BE ADDED AS CERTIFICATE HOLDER.**

**TO AVOID EXPOSURE TO FURTHER LIABILITY STRAY AWAY  
FROM ANY REPOSSESSION AGENCY USING  
SUBCONTRACTORS INSTEAD OF EMPLOYEES. MAKE SURE  
THE AGENCY HAS A WORKMAN'S COMPENSATION  
INSURANCE POLICY TO COVER THEIR EMPLOYEES.**

**ALSO, MAKE SURE TO VERIFY COVERAGES. SOME REPO  
AGENCIES TRY TO PASS OFF WHAT WE IN THE INDUSTRY  
REFER TO AS A "TOW POLICY", AND THE COVERAGE JUST  
ISN'T THERE COMPARED TO A "TRUE" REPOSSESSION  
POLICY.**





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/13/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Harding Brooks Insurance Agency 441 Commerce Road Vestal NY 13850  License#: PC-1123577 ACCUADJ-01	<b>CONTACT NAME:</b> Certificate Department Service <b>PHONE (A/C No. Ext):</b> 315-214-5822 <b>E-MAIL ADDRESS:</b> service@hardingbrooks.com	<b>FAX (A/C, No):</b> 607-798-6693													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : CUMIS Insurance Society, Inc.</td> <td>10847</td> </tr> <tr> <td>INSURER B : Underwriters At Lloyds</td> <td>32727</td> </tr> <tr> <td>INSURER C : Old Republic Union Insurance C</td> <td>31143</td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : CUMIS Insurance Society, Inc.	10847	INSURER B : Underwriters At Lloyds	32727	INSURER C : Old Republic Union Insurance C	31143	INSURER D :		INSURER E :		INSURER F :
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INSURER E :															
INSURER F :															
<b>INSURED</b> Accurate Adjustments, Inc. 1210 Auto Center Drive Lodi CA 95240															

**COVERAGES**

CERTIFICATE NUMBER: 1530656478

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> WRONGFUL REPO GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		316378-004	5/21/2024	5/21/2025	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 3,000,000
							PRODUCTS - COMP/OP AGG	\$ 3,000,000
							Wrongful Repo (E&O)	\$ 1,000,000
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> Drive Away	Y		316377-025	5/21/2024	5/21/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
C	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			BE067168299	5/21/2024	5/21/2025	EACH OCCURRENCE	\$ 2,000,000
							AGGREGATE	\$
								\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A	Garagekeepers Direct Primary			316377-025	5/21/2024	5/21/2025	Ded \$500/\$2,500	\$1,200,000
A	Cargo/ On-Hook Cargo			316377-025	5/21/2024	5/21/2025	Ded \$1,000	\$250,000
B	Employee Dishonesty Crime			UC14845621.24	5/21/2024	5/21/2025	3rd Party Theft	\$1,000,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

Certificate holder is an additional insured only when required by written contract or agreement as per referenced policy forms. Garagekeepers Direct Primary Includes Wind / Hail / Flood Coverage.  
 Lot Locations: 1210 Auto Center Drive Lodi CA 95240; 5289 Auburn Blvd Sacramento CA 95841

**CERTIFICATE HOLDER****CANCELLATION**

Proof of Insurance USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/17/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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<b>PRODUCER</b> SUNZ Insurance Solutions, LLC ID:(InSource) c/o InSource Employer Solutions, Inc. 204 37th Ave N. #318 St Petersburg, FL 33704	<b>CONTACT NAME:</b> Rick Noss <b>PHONE (A/C. No. Ext):</b> 470-891-4147 <b>FAX (A/C. No):</b> <b>E-MAIL ADDRESS:</b> rickn@insourcees.com
	<b>INSURER(S) AFFORDING COVERAGE</b> <b>NAIC #</b> <b>INSURER A:</b> SUNZ Insurance Company 34762 <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>
<b>INSURED</b> InSource Employer Solutions, Inc LCF Accurate Adjustments, Inc. 204 37th Ave N. #318 St Petersburg FL 33704	

**COVERAGES** **CERTIFICATE NUMBER:** 80058699 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$	
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$	
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$	
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			WC053-00352-024 WC053-00352-023	6/1/2024 6/1/2023	6/1/2025 6/1/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Accurate Adjustments, Inc. locations: All employees. Eff Date: 9/1/2022

## CERTIFICATE HOLDER

Accurate Adjustments Inc  
 1210 Auto Center Drive  
 Lodi CA 95240

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Rick Leonard

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ACORD 25 (2016/03)

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***Accurate Adjustments, Inc.***

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



**MEMBERSHIP AND ASSOCIATION**  
**INFORMATION**

# CERTIFICATE OF MEMBERSHIP

## Accurate Adjustments, Inc

Is hereby recognized as a member in good standing with the American Recovery Association

### Shane Freitas



A handwritten signature in black ink, appearing to read 'Vaughn Clemmons', is written over a light blue rectangular background.

Presented by: President, Vaughn Clemmons

January 1- December 31, 2024



**TESTED & TRAINED  
CERTIFIED COLLATERAL RECOVERY SPECIALIST**

**SHANE FREITAS**

**Accurate Adjustments, Inc 1408**

*The aforementioned individual has passed all CCRS Standard Compliance  
Testing, Training in good standing*

04/13/2024  
**Expiration**  
0413202420AS  
**Code**



  
**VAUGHN CLEMMONS, PRESIDENT**

# Accurate Adjustments, Inc.

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



## FEE SCHEDULE

TO ENSURE EFFECTIVE DELINQUENCY CONTROL, USING A “CHEAPER” REPOSSESSION AGENCY IS NOT NECESSARILY THE WAY TO GO.

CONTINGENT PRICING IS JUST THAT; SOMETHING “THAT MAY OR MAY NOT HAPPEN”. TAKE A LOOK AT THE FOLLOWING DEFINITIONS STRAIGHT FROM THE WEBSTER’S DICTIONARY:

**con•tin•gent** (ken tin'jent) **adj.** [L *contingens*, prp. of *contingere*, to touch: see CONTACT]

**1** [Obs.] touching; tangential **2** that may or may not happen; possible **3** happening by chance; accidental; fortuitous **4** unpredictable because dependent on chance **5** dependent (*on* or *upon* something uncertain); conditional **6** *Logic* true only under certain conditions or in certain contexts; not always or necessarily true **7** *Philos.* not subject to determinism; free **-n.** **1** an accidental or chance happening **2** a share or quota, as of troops, laborers, delegates, etc. **3** a group forming part of a larger group -

**ac•cu•rate** (ak'yoor it, -yer-) **adj.** [L *accuratus*, pp. of *acurare* < *ad-*, to + *curare*, to take care < *cura*, care: see CURE] **1** careful, and exact **2** free from mistakes or errors; precise **3** adhering closely to a standard [an *accurate* thermometer] **-SYN.**

**CORRECT** **-ac'cu•rate|ly** **adv.** **-ac'cu•rate•ness** **n.**

FOR THE PROMPT AND EFFECTIVE SERVICES WE PROVIDE, WE OFFER A VERY COMPETITIVE PRICING STRUCTURE. OUR FEES REMAIN CONSISTENT, WITH NO HIDDEN CHARGES.

# Accurate Adjustments, Inc.

## Repossessions / Rate Sheet (Lodi / Sacramento, CA areas)

INVOLUNTARY / IMPOUND REPO (CR & Pics Incl)	525
VOLUNTARY REPOSSESSION (CR & Pics Incl)	325
LOCATE / LPR CAMERA HIT	150
EV Cars / AWD / Electronic E-Brake	150
STORAGE CLIENT (after 5 incl to Client Only)	15 (per day)
OUR SAC YARD TO ADESA GGAA, TRACY, CA. - NON-RUNNER	220
OUR SAC YARD TO ADESA GGAA, TRACY, CA. - RUNNER	190
OUR LODI YARD TO ADESA GGAA, TRACY, CA. - NON-RUNNER	195
OUR LODI YARD TO ADESA GGAA, TRACY, CA. - RUNNER	165
OUR SAC YARD TO ADESA BRASHERS OR ADESA SACRAMENTO, CA. - NON-RUNNER	185
OUR SAC YARD TO ADESA BRASHERS OR ADESA SACRAMENTO, CA. - RUNNER	155
OUR LODI YARD TO ADESA BRASHERS OR ADESA SACRAMENTO, CA. - NON-RUNNER	210
OUR LODI YARD TO ADESA BRASHERS OR ADESA SACRAMENTO, CA. - RUNNER	180
DELIVERY TO MANHEIM S.F., HAYWARD, CA. - NON-RUNNER	395
DELIVERY TO MANHEIM S.F., HAYWARD, CA. - RUNNER	395
CLOSE FILE - CALL OFF	150
CLOSE FILE - CURED	200
CONDITION REPORT & PICS (a la carte)	125

### KEYS (BY QUOTE)

On rare occasions, if you don't provide a working key, or if debtor doesn't provide one, there may be a must key fee to comply with State laws pertaining to personal effects inventory requirements.

#### TYPICAL KEY TYPES & APPROX PRICES:

KEY PROVIDED (Dealer / Specialty Type)	TBD
KEY PROVIDED (Key Fobik)	350
KEY PROVIDED (Laser Cut)	250
KEY PROVIDED (Push to Start)	450
KEY PROVIDED (Smart key)	TBD
KEY PROVIDED (Transponder)	175
KEYS PROVIDED (Standard)	85

#### FEES YOUR CUSTOMER MAY BE RESPONSIBLE FOR PAYING DIRECTLY TO OUR FACILITY POST REPOSSESSION:

DEBTOR REDEMPTION / ADMIN FEE	125
PERSONAL EFFECTS INVENTORY, REMOVAL & HANDLING	100 (typical)
PERSONAL EFFECTS STORAGE	5 (per bag / box, per day)
VEHICLE STORAGE (to debtor, from date of repo)	40 (per day)

***You hereby assure us you are authorized to sign no behalf of the below listed company, and that you have reviewed this rate sheet and agree to our rates for services as listed above. You assure us of timely payment within 30 days from date of service, or at the time of pick-up of any repossessed collateral, at our option. If 30 days terms are extended to you by us, and you fail to pay within the 30 days, you understand terms may be immediately revoked and a late fee will be assessed initially of \$35.00, and thereafter interest accrues at 20% A.P.R. You agree to reimburse us for any and all collection expenses necessary to collect payment for services rendered, including but not limited to attorneys' fees and court costs.***

Date: \_\_\_\_\_

Company: \_\_\_\_\_ Title: \_\_\_\_\_

Agreed by: \_\_\_\_\_ Print: \_\_\_\_\_

# ***Accurate Adjustments, Inc.***

1210 AUTO CENTER DR., LODI, CA. 95240 • OFFICE # 209.464.7376 FAX # 209.464.7373



## **HOLD HARMLESS AGREEMENT** **ASSIGNMENT FORM**

**IF YOUR COMPANY DOESN'T ALREADY HAVE A  
STANDARD HOLD HARMLESS IT CURRENTLY  
USES, THE FOLLOWING ONE MAY BE COPIED,  
FILLED OUT AND FAXED TO OUR OFFICE  
ANYTIME TO REQUEST SERVICE.**



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## REPOSSESSION AUTHORIZATION

**Lienholder Address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DATE:** \_\_\_\_\_

**Client Account #** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Ext #** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Auth by (Sign):** \_\_\_\_\_ **Print:** \_\_\_\_\_ **Title:** \_\_\_\_\_

The Lienholder or assigning agent (you) listed above hereby authorizes Accurate Adjustments, Inc. (us / our / we) to act as your Agent and repossess on sight the above collateral, which you affirm to be covered by a defaulted contract. The lienholder or it's assigning agent understands that this account is not assigned on a "contingent basis", and payment for reasonable fees incurred for services rendered are guaranteed by party signing below. You agree that the account shall not be assigned to be worked simultaneously by another recovery agency within our service area (no double assigning). You agree to indemnify and save us harmless from and against any and all claims, including court costs, reasonable attorney fees and other expense of litigation, except for unauthorized acts of our firm, for which we agree to save and hold you harmless. You agree with us that our primary responsibility is the expedient and safe recovery of the collateral, and the agent may not be able to make an accurate assessment of the collateral's value at the time of recovery.

Accurate Adjustments, Inc. shall maintain standard garagemen's casualty insurance providing coverage against our negligent acts in the transportation and storage of your collateral. However, you as the lender have the only insurable interest in the collateral, and you must maintain casualty insurance on the collateral to avoid loss. We are unable to obtain or provide this insurance coverage for you. You must keep your insurance in force, as you are the primary insured.

### Description of Collateral:

**Year/Make/Model:** \_\_\_\_\_ **Color:** \_\_\_\_\_

**Vin. No.:** \_\_\_\_\_ **Lic No.:** \_\_\_\_\_ **State Iss:** \_\_\_\_\_

**Key Codes= Ignition:** \_\_\_\_\_ **Trunk:** \_\_\_\_\_

### Past Due Information:

**Contract Date:** \_\_\_\_\_ **Due for month of:** \_\_\_\_\_ **Balance:** \_\_\_\_\_

**Payment Amount:** \_\_\_\_\_ **Lt Chrgs:** \_\_\_\_\_ **Misc:** \_\_\_\_\_ **Total Due:** \_\_\_\_\_

### Debtor Info:

Debtor: \_\_\_\_\_  
Home Add: \_\_\_\_\_  
City/St/ZIP: \_\_\_\_\_  
Hm # \_\_\_\_\_  
Alt # \_\_\_\_\_  
DOB: \_\_\_\_\_  
C.D.L. \_\_\_\_\_

Job Name: \_\_\_\_\_  
Job Add: \_\_\_\_\_  
City/St/ZIP: \_\_\_\_\_  
Job # \_\_\_\_\_  
Occupation: \_\_\_\_\_  
Shift/Hours? \_\_\_\_\_  
SS# \_\_\_\_\_

### OTHER INFORMATION OR INSTRUCTIONS

Any Co-X's, or 3rd Party info list here please. Also, please fax Credit Application, bureau, contract and any additional information you feel would help lead to a more speedy recovery. THANK YOU!

**Repo on Sight:**

**Deliver Coll. to:** \_\_\_\_\_

**Vol. Surrender:**

**Other instructions / info:** \_\_\_\_\_

**Other:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## Equipment & Storage Facility

We take pride in our repossession equipment. Our tow trucks are serviced regularly, to maintain the safest recovery trucks on the road!

Our storage facility is well secured. 16 channel camera - video system monitoring premises 24/7 with remote access. Camera system is tied to alarm system via video analytics software. Most vehicles are stored indoors with a well secured and monitored lot for overflow. Personal effects are itemized and removed out of repossessed collateral immediately and stored in a secure manner.

To view visit us on the web:

<http://www.accurateadjustments.com/equipment.html>