

PO Box 547, Richmond Hill, GA 31324

Office – 912-623-4083 ~ ~ ~ 800-959-0306 Email – client@nostalgictowing.com

No Follow, No Chase Policy and Customer Denial

Customer Denial

Self Help Repossession - Must be "Peaceful" in order for it to be legal!

No Means No — The authority to repossess collateral comes from one of two parties who have authority over the property. One party is asking for the collateral to be secured on their behalf, the other is denying that authority. The simple denial of the party expressing immediate control over the property has the immediate domain over the property and a disagreement would have said to occur at the time the controlling party denies the right of the other party to take domain over the property.

There has been plenty of case law written on who is right and who is wrong, but for the purposes of employment with Nostalgic Towing & Sales, LLC, No Means No. Efforts can be tried at a later date, time, and/or location. There needs to be commonsense applied as to when enough time has passed to reattempt recovery efforts.

Trespassing – Team Members have an obligation by law to leave the property of another when and if asked to do so.

Meeting of the Minds – If a professional conversation can be had and only if the team member has not be asked to leave, the team member may allow the customer to direct the conversation, ask any questions, and relinquish possession of the vehicle if and only if the customer agrees to do so voluntarily after an initial objection occurs. The team member may only take a vehicle in this instance if the customer (1.) Surrenders the keys to the unit and (2.) Signs a Field Property and Vehicle Surrender Form.

Breaking of Fence – Is never authorized to secure collateral. A fence is a word representative of anything that must be moved or manipulated in order to secure the collateral. Fence, Chain, and Other Vehicles can all be considered examples of breaking a fence if they have to be opened, taken down or moved.

Garages – Are considered part of the home, especially when attached to the residence. The mere leaving open of the front door does not give permission for someone to enter another's home. Garage doors should be vied the same. Closed garage doors should never be opened by anyone except the individual who has domain over the garage. Ie. The owner of the house.

Repossessing vehicles from a garage is forbidden. Consent must be received from the homeowner prior to entering into any garage.

For purposes of this policy a car port with 3 or more sides should be treated as a garage.

Nostalgic Rule - Nothing ever trumps safety!

Drive Away – A customer who gets in the car and drives off prior to the operator securing the vehicle has said "NO" in a very obvious way. "Following" the customer as they leave is STRICTLY PROHIBITED!

If a customer drives off or attempts to drive off after the vehicle has been attached to the recovery vehicle the operator should ensure they:

First Remember - NOSTALGIC RULE! (Nothing trumps safety!)

- 1. Stop and turn off the recovery vehicle immediately.
- 2. Do not touch any controls.
- 3. Move out of the way of the way of the individual in the fleeing vehicle to ensure operator safety if outside the recovery vehicle.

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- 4. NEVER attempt to stop the individual from taking the vehicle.
- 5. Call Law Enforcement Immediately if damage occurs to any property or injury to any person occurs.
- 6. Notify the Operations Center immediately.

No Follow, No Chase – There are times when you will spot a vehicle out for repossession with our company or more likely with the DRN LPR Camera Systems while the vehicle is moving. At no times will any operator, regardless of the vehicle they are in, attempt to follow or chase the "target vehicle." The operator will do the following:

- 1. Reduce your speed safely and immediately to allow the target vehicle travel away from your vehicle
- 2. Look for a safe location to pull off or turn onto a different road allowing the target to clear your line of sight
- 3. Safely pull off to the shoulder if necessary or safely execute a turn into a business parking lot
- 4. Wait for a period of not less than 2 minutes before returning to your previous route.

The purpose of this policy is to intentionally allow separation from the operator and the target vehicle. Any action taken that allows the operator to maintain sight of the target vehicle as it continues is a violation of this policy and can result in disciplinary action including termination of employment.

I agree that I have read in its entirety and understand the policy relating to:	
At Will Employment	
Team Member:	Signature:
Date:	

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