# EAGLE GROUP XX

## VERIFIED FIELD SERVICE & TRANSPORTATION FEE POLICY

The members of the Eagle Group recognize verified deployment as a compensable service. When a recovery agency can demonstrate that its truck and agent were deployed on the client's assignment—whether to run an address, accept a voluntary surrender, or retrieve collateral from impound—the operating cost is real and measurable. Many fuel surcharges are paid only after a repossession, even though fuel is consumed on every legitimate deployment.

For a recovery agency to remain solvent they must tie cost of recovery to verified work and actual deployment, not solely to an involuntary repossession recovery.

The members of Eagle Group are not asking lenders to pay for an unverified attempt but rather we are asking the industry to stop treating verified field work and required transportation as free and non-compensable.

The members of Eagle Group feel that a fair, auditable cost-recovery model for repossession agencies and the lenders they serve and as such have developed a principle that is simple:

***When an Eagle Group member recovery agency performs documented work that requires a truck to be dispatched, fuel is consumed whether the assignment results from an involuntary recovery, a voluntary surrender, an impound pickup, or an unsuccessful address attempt. Verified deployment should have compensable value.***

**PROPOSAL**

Eagle Group Member agencies absorb fuel, truck, labor, insurance and maintenance costs on unsuccessful address runs.

We request that our clients pay a reasonable fee when the field visit is electronically verified and documented.

Voluntary surrenders still require an agency truck and agent to travel to the vehicle; therefore, we request our clients recognize that a voluntary surrender pickup is a qualifying transportation event.

Impound assignments require travel to an impound lot or other location to retrieve collateral and therefore recognize impound pickup as a qualifying transportation event.

Henceforth the members of Eagle Group adopt the billing term:

**"Verified Field Service & Transportation Fee (VFSTF)"**

This is not a donation, bonus, or add-0n gratuity but rather a compensation for documented vendor services and transportation.

1. **THE BUSINESS CASE**

Every legitimate truck deployment creates cost.

Repossession work is not limited to the moment a vehicle is physically seized. Agencies incur fuel, vehicle wear, labor, insurance, technology and overhead when agents run addresses, retrieve voluntary surrenders, and pick up vehicles from impound facilities. Those costs exist even when the assignment is easier than a traditional recovery or the first address attempt does not locate the collateral.

**Illustrative agency example**

Fuel spent over four days $700

Vehicles recovered 18

Fuel cost per recovered unit $38.89

That figure reflects fuel allocated across recovered units only. It does not account for unsuccessful address runs or distinguish the miles required for voluntary and impound pickups. It also excludes truck payments, repairs, tires, wages, insurance, and software.

Technology makes address service auditable.

When the field platform records an agent's geo-stamped check-in, time, location, notes and disposition, the client has an objective record that the assigned address was physically serviced. That verification can support a modest field-service charge even when the collateral is not recovered during that visit.

No verified address activity = no field-service fee. Under the proposed model, if the required initial field update is not completed within the agreed 48-72 hour window, the initial address-run fee is not earned.

**2. THREE QUALIFYING SERVICE EVENTS**

The "Service Event" and why it qualifies as a Verification concept

**Verified Address Run:**

Truck and agent physically travel to the assigned address whether the unit is or is not recovered.

*Geo-stamped check-in + timely field notes + disposition*.

**Voluntary Surrender Recovery:**

The debtor's cooperation changes the recovery method, but it does not eliminate the agency's fuel, truck, labor or travel expenses.

*Assignment + documented pickup/recovery event and location.*

**Impound Recovery:**

The vehicle may already be secured, but the agency must still dispatch equipment and personnel to retrieve and transport the collateral.

*Assignment + documented arrival/pickup at impound or storage facility.*

**Recommended policy structure**

Each member of the Eagle Group may establish and adopt one umbrella cost-recovery policy with separate qualifying triggers. An address-run fee recognizes verified field investigation. A transportation/fuel component recognizes the truck deployment required for a voluntary surrender or impound assignment. The exact fee schedule may be negotiated and set between the client and the Eagle Group member agency, but the principle remains consistent: verified work requiring agency deployment should not be treated as free simply because the recovery type differs.

A voluntary surrender is still a recovery assignment. An impound is still a pickup assignment. The agency still must have the ability to recover its' expenses.

### 3. PROPOSED VERIFICATION STANDARD

Requirement Proposed standard Initial address run First qualifying field update within 48-72 hours of assignment, unless client instructions or documented circumstances require otherwise.

Physical presence Geo-stamped check-in at or near the assigned address under the platform's approved proximity rules.

Field documentation Meaningful description of the property/address, including relevant observations such as residence/property characteristics, garage presence and access conditions.

Disposition Accurate result: recovered, not located, inaccessible, moved, address issue or other appropriate disposition.

**Voluntary Surrender** Documented pickup/recovery at the agreed surrender location.

Impound Documented retrieval from the assigned impound/storage location.

No qualifying initial, address activity

No initial verified field-service fee.

Option A: one flat-verified deployment fee for each qualifying service event. Option B: a smaller verified field-service fee for unsuccessful address runs plus a transportation/fuel fee on every completed recovery, voluntary surrender and impound pickup. Option C: a base fee with an additional mileage or published fuel-index adjustment for unusually distant assignments or elevated fuel markets.

Verified initial field-service fee is a reasonable starting point for discussion, not a fixed recommendation. Participating agencies should use actual operating data to establish the amount needed for sustainable coverage.

### 4. EQUITABILE TO ALL PARTIES

This policy is equitable for all concerned parties as it is auditable. Address-run compensation depends on electronic evidence of field activity.

• It rewards timely service. The 48–72-hour condition creates a clear performance expectation.

• It does not pay for inactivity. No qualifying initial address update means no initial field-service fee.

• It treats comparable costs consistently. Fuel is consumed whether the unit is involuntarily recovered, voluntarily surrendered or retrieved from impound.

• It preserves nationwide and rural coverage. Sustainable reimbursement helps agencies continue servicing assignments that require significant travel.

### VERIFIED FIELD SERVICE & TRANSPORTATION FEE CONTRACT VERBAIGE

A qualifying fee may be assessed when the recovery agency performs documented field or transportation services on an assigned account. Qualifying events may include a verified physical address attempt, voluntary surrender pickup, or impound retrieval. Address-attempt charges require the agreed electronic check-in, time/location verification, field notes and disposition. The fee compensates the agency for documented deployment, transportation and operating expenses and is separate from the underlying recovery fee. No initial address-attempt fee will be charged when the required qualifying activity is not completed within the agreed initial service window.

### TAX/ACCOUNTING

This should be presented as payment for vendor services—not as a charitable donation. Each lender should rely on its own tax and accounting advisers regarding classification and deductibility.

## 5. AGENCY PILOT PROGRAM

A pilot program allows lenders and recovery agencies to quantify verified deployments instead of debating the issue in the abstract.

Propose a 60- or 90-day pilot program with your clients, record and measure the following data:

Assignments received Total workload.

Verified addresses serviced Actual investigative field deployment.

Voluntary surrender pickups Transportation cost on cooperative recoveries.

Impound pickups Transportation cost on secured collateral.

Total miles / fuel spend Actual transportation burden.

Average time to first field update Agency responsiveness.

Recoveries vs. unsuccessful verified attempts Shows why success-only reimbursement misses real work.
Proposed fees vs. total account expense Shows the lender the incremental cost of the model.

(This Eagle Group model program was developed with the knowledge, time and efforts of Eagle Group USA member Alisha McQuirt of Marshall's Recovery Service, Inc. Humboldt Tennessee)

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