



## Repossession Agency, Qualified Manager, and Employee Fact Sheet

### Repossession Agency Repossession Agency Qualified Manager Repossession Agency Employee

#### Repossession Agency – Requirements for Licensure

A Repossession Agency contracts with a legal owner to locate or recover personal property that has been sold under a security agreement. In order for a company to seek licensure as a repossession agency, the Qualified Manager (see below) must have passed the licensing examination. In addition, each individual applicant, partner, or corporate officer must be 18 or older and must undergo a criminal history background check through the California Department of Justice (DOJ) and the Federal Bureau of Investigation (FBI).

**ALERT:** Per FBI guidelines, you must submit your application to the Bureau before completing the Live Scan. To prevent application processing delays, keep a copy of the Live Scan form, which must include the ATI number and the signature of the Live Scan Operator. For more information on the Live Scan process and the associated fees, visit the Bureau's website<sup>1</sup>.

To apply for a company license, submit a completed application<sup>2</sup>, the company license fee<sup>3</sup> and two recent passport-quality photographs.

How to submit your application:

- Online through BreZE<sup>4</sup>: The Bureau recommends submitting and paying your application online as it bypasses the Cashiering Office, which can reduce the processing time by up to two weeks.
- By Mail: submit all required documents and payment to:

Bureau of Security & Investigative Services  
P.O. Box 989002  
West Sacramento, CA 95798-9002

**IMPORTANT:** A Qualified Manager who is also an applicant, partner, or officer is not required to send in another set of fingerprints or pay another fingerprint processing fee.

**NOTE:** Local government may also require registration but may not charge a fee.

<sup>1</sup> [https://www.bsis.ca.gov/forms\\_pubs/livescan/index.shtml](https://www.bsis.ca.gov/forms_pubs/livescan/index.shtml)

<sup>2</sup> [https://www.bsis.ca.gov/forms\\_pubs/repo\\_app.pdf](https://www.bsis.ca.gov/forms_pubs/repo_app.pdf)

<sup>3</sup> [https://www.bsis.ca.gov/forms\\_pubs/newfees.pdf](https://www.bsis.ca.gov/forms_pubs/newfees.pdf)

<sup>4</sup> <https://www.breeze.ca.gov/>

## Qualified Manager – Requirements for Certification

An individual, partnership, or corporation seeking licensure as a repossession agency must specify in the application the individual who will manage the business on a day-today basis. This individual is called the Qualified Manager. (An owner, partner, or corporate officer may serve as the Qualified Manager, or may hire someone to fill this role.) Qualified Managers must be in active control of the business and must meet the following requirements:

- Be 18 or older;
- Undergo a criminal history background check through the DOJ and the FBI

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- Have two years (4,000 hours) of experience within the last five years as an employee of a licensed California repossession agency or two years (4,000 hours) of recent legally acquired experience recovering personal property sold under a security agreement in California (while working as an employee of a financial institution or vehicle dealer);
- Pass a two-hour multiple-choice examination covering the Collateral Recovery Act<sup>6</sup> (formerly the Repossessors Act) and related laws, prohibited acts and citations, conduct of business, and disciplinary proceedings. A copy of the Collateral Recovery Act will be sent to you;
- Submit a completed application<sup>7</sup> with two recent passport-quality photographs and the application fee<sup>8</sup>.

How to submit your application:

- Online through BreZze<sup>9</sup>: The Bureau recommends submitting and paying your application online as it bypasses the Cashiering Office, which can reduce the processing time by up to two weeks.
- By Mail: submit all required documents and payment to:

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## Repossession Agency Employee – Requirements for Registration

Employees hired by a repossession agency to recover property must be registered with the Department of Consumer Affairs. To be eligible to apply for registration as a repossession agency employee, you must meet the following requirements:

- Be 18 or older; and

<sup>5</sup> [https://www.bsis.ca.gov/forms\\_pubs/livescan/index.shtml](https://www.bsis.ca.gov/forms_pubs/livescan/index.shtml)

<sup>6</sup> [https://leginfo.legislature.ca.gov/faces/codes\\_displayexpandedbranch.xhtml?tocCode=BPC&division=3.&title=&part=&chapter=11.&article=](https://leginfo.legislature.ca.gov/faces/codes_displayexpandedbranch.xhtml?tocCode=BPC&division=3.&title=&part=&chapter=11.&article=)

<sup>7</sup> [https://www.bsis.ca.gov/forms\\_pubs/repo\\_app.pdf](https://www.bsis.ca.gov/forms_pubs/repo_app.pdf)

<sup>8</sup> [https://www.bsis.ca.gov/forms\\_pubs/newfees.pdf](https://www.bsis.ca.gov/forms_pubs/newfees.pdf)

<sup>9</sup> <https://www.breeze.ca.gov/>

- Submit your completed application<sup>10</sup> with two recent passport-quality photographs and the registration fee<sup>7</sup>
- Complete a criminal history background check through the DOJ and FBI

**ALERT:** Per FBI guidelines, you must submit your application to the Bureau before completing the Live Scan. To prevent application processing delays, keep a copy of the Live Scan form, which must include the ATI number and the signature of the Live Scan Operator. For more information on the Live Scan process and the associated fees, visit the Bureau's website<sup>11</sup>.

How to submit your application:

- Online through BreZE<sup>12</sup>: The Bureau recommends submitting and paying your application online as it bypasses the Cashiering Office, which can reduce the processing time by up to two weeks.
- By Mail: submit all required documents and payment to:  
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Once you have submitted your application and the appropriate fees, you may work for 120 days with a temporary registration if you do not have a record of any felony convictions and have not committed any violations of the Collateral Recovery Act or any other acts constituting grounds for denial.

State registration is not required of clerical employees or others whose duties do not include actual repossessing.

**Note:** Whenever you change employers, you must reregister within 15 working days. Submit a reregistration application<sup>13</sup> and fee to the Bureau of Security and Investigative Services, P.O. Box 989002, West Sacramento, CA 95798-9002.

**Protection of the public shall be the highest priority for the Bureau of Security and Investigative Services in exercising licensing, regulatory and disciplinary functions. Whenever the protection of the public is consistent with other interests sought to be promoted, the protection of the public shall be paramount.**

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<sup>10</sup> *Application for Repossessor Registration* can be obtained from a Repossession Agency (RA) licensed with the Bureau.

<sup>11</sup> [https://www.bsis.ca.gov/forms\\_pubs/livescan/index.shtml](https://www.bsis.ca.gov/forms_pubs/livescan/index.shtml)

<sup>12</sup> <https://www.breeze.ca.gov/>

<sup>13</sup> *Application for Repossessor Registration*, which is used for initial and re-registrations, can be obtained from a Repossession Agency (RA) licensed with the Bureau.