



## Mark Lacek

PO Box 120969

Clermont, FL 34712

**Cell Phone:** (407) 948-7087

**Email:** [MarkLacek@ymail.com](mailto:MarkLacek@ymail.com)

[www.linkedin.com/in/mark-lacek-222905b](http://www.linkedin.com/in/mark-lacek-222905b)

[www.marklacekexpertwitness.com](http://www.marklacekexpertwitness.com)

[www.CommercialAssetSolutions.com](http://www.CommercialAssetSolutions.com)

*Repossession thought leader. Creator of Recovery Agent Certification Program. Founder of Professional Repossessor Magazine. Multiple leadership roles (including President) of the Florida Association of Licensed Repossessors. Has trained over 100 recovery agents. Personally repossessed over 20,000 assets including trucks, trailers, construction and farm equipment, manufacturing and medical equipment, motorcycles, boats and recreational vehicles. Tow Truck operator of Light, Medium and Heavy Duty Tow Trucks. Author, published over one hundred times. Experienced expert witness at deposition and trial.*

### Professional Experience

**2011-Current** Mark Lacek Repossession and Towing Expert Witness., United States

- Towing and Repossession Litigation Support
- Professional Repossession & Towing Industry Standards
- Expert Reports
- Deposition & Trial Testimony
- Comprehensive Research
- Retained on repossession litigation involving injury & death

**2007-2023** Commercial Asset Solutions, Inc., Clermont, Florida

- Locate and repossess assets of all types including, farm equipment, small & large commercial vehicles, autos, trucks, RV's retail & manufacturing equipment, boats, aircraft and semi-trucks & trailers
- Light, Medium and Heavy Duty Tow Truck Operator
- Skip trace (investigation to locate collateral or person)
- Train new agents on Towing & Repossession Standards
- Maintain professional standards & interacting with consumers

**2012-2023**      **American Towman Magazine**, Average monthly circulation 30,322

- Author, Columnist
- Repo Run Editor

**1990-2007**      **MDL & Associates Inc.**, *Clermont, Florida & Lorain, Ohio*

- Locate and repossess and tow assets of all types including, farm equipment, small & large commercial vehicles, autos, trucks, RV's retail & manufacturing equipment, boats, aircraft and semi-trucks & trailers
- Skip trace (investigation to locate collateral or person)
- Train new agents
- Maintain professional standards & interacting with consumers in the field

**1987-1989**      **Truck Driver Consolidated Freightways Union local 407**, *Cleveland, Ohio*

- Operated tractor trailer pulling double and single trailers in the northeast Ohio area. Accident free, received award for safety.

**1985-1987**      **Florida Vehicles Recovery**, *Miami, Florida*

- Automobile reposessor & interacting with consumers in the field
- Repossession of automobiles for consumer accounts. Clients included Chrysler Credit, Ford Motor Credit, General Motors and local banks, credit unions and auto dealers
- Towing repossessed autos from repossession location to storage yard

**1983-1985**      **ACA & Associates**, *Miami, Florida*

- Manager of automobile repossession department
- Automobile reposessor
- Repossession of automobiles for delinquent consumer loans. Clients included Chrysler Credit, Ford Motor Credit, General Motors and local banks, credit unions and auto dealers
- Manage personal property inventory and the return of property to the consumer

- Communication with the collection departments of consumer automobile lenders.
- Towing repossessed autos from repossession location to storage yard
- Conduct field investigations & interacting with consumers

**1981-1983 Rocky Mountain Vehicle Recovery, Denver, Colorado**

- Automobile reposessor
- Repossession of consumer account automobiles for local auto dealers

**1978-1980 Refiners Transportation union tank truck driver, Cleveland, Ohio**

- Truck driver hauling hazardous chemicals

**1976-1978 Light-duty and heavy-duty tow truck driver, Cleveland, Ohio**

- Tow driver and heavy wrecker operator for several tow companies in the Northeast Ohio area.
- Duties included towing autos, trucks and working auto and truck wrecks on the roads and highways.

**1975-1978 Great Lakes Auto Recovery, Beechwood, Ohio**

- Automobile reposessor and tow driver
- Repossession and towing of automobiles for consumer accounts. Clients included local banks, credit unions and auto dealers
- Towing repossessed autos from repossession location to storage yard

**Certifications**

- Certified by C.A.R.S. Certified Asset Recovery Specialist. UCC, FDCPA, GLBA, SCRA and UDAAP modules
- Certified by C.C.R.A. Certified Commercial Recovery Agent. Crimes Against Persons, Property Crimes modules
- American Towman Academy Conferences & Seminars, On-Scene Safety, Ensuring Every Tow Is Safe, 2024
- Certified American Towman Towing Incident Management: Quick Clearance 2024
- Certified Towing Incident Management: Quick Clearance Standard Operating Procedures 2023
- WreckMaster Certified In-House Towing & Recovery Training 2023

- American Towman Certified Incident Management Towing; Quick Clearance
- Certified Financial Client (FC) Course
- State of Florida Recovery Agency License # R1000001
- State of Florida Recovery Agent License # E1000009
- State of Florida Licensed Private Investigator 2004-2008

## **Professional Associations**

- Florida Association of Licensed Repossessors(“FALR”)
  - **1992-2001**, Member
  - **1992-1994**, Membership Committee
  - **1994-1996**, Unlicensed Activity Committee
  - **1996-2000**, Convention Committee
  - **1996-1997**, 3<sup>rd</sup> Vice President
  - **1998-1999**, President
  - **2000**, President, Director

## **Publications**

- ***Certified Commercial Recovery Agent (CCRA) – 2014-2024***
  - National Certification and Training Program
- ***American Towman Magazine - 2012 - 2023***
  - RepoRun, monthly column
- ***TowTimes Magazine - 2010 - 2011***
  - Columnist
- ***Professional Repossessor Magazine - 1997-2004***
  - Founding Editor and Owner

## **Presentations**

- ***November 2020*** - Allied Finance Adjusters Conference Annual Meeting, Las Vegas, NV.
- ***2019*** - American Towman Expo, Repossession Industry Seminar, Baltimore, MD.
- ***November 2019*** - American Towman Conference, Atlantic City, New Jersey.
- ***July 2018*** - Allied Finance Adjusters Mid-Year Conference, Virginia Beach, VA.
- ***2015***- American Towman Conference Southwest Tow Show, San Antonio, TX.
- ***2014***- NCLC/Consumer Rights Litigation Conference, Tampa, FL.

- 2000- Keynote speaker, Remarketing Solutions National Industry Conference, Nashville, TN.
- 2001-2003 - Various appearances on The Discovery Channel.

## **Awards**

- Captain of the Industry, American Towman Magazine
- Repossessor of The Year MDL & Associates
- PRM Outstanding News & Research 1997 Cover story "Danger in The Industry"
- PRM Outstanding News 1997 Cover story "Fair Trade & Debt Collection"
- PRM Outstanding News & Research 1998 Cover Story "Double Assigning"
- PRM Outstanding News & Research 2002 Cover Story "Breach Of The Peace"
- PRM Cover Story Of The Year 2000 "Repossession & Replevin"
- Letter of Achievement 100 Monthly Columns Published, American Towman Magazine.