



Mark Lacek

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Repossession & Towing thought leader. Jury trial experienced expert. Creator of Recovery Agent Certification Program. Founder of Professional Repossessor Magazine. Monthly columnist in American Towman 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. Retained by the US Justice Department 2024. Invited as panelist at the 2026 Florida Bar Conference, session topic "Navigating UCC Repossession and Protecting Consumer Rights".

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 towing & 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.

2012-2026 American Towman Magazine, Average monthly circulation 30,322

- Author, Columnist
- Repo Run Editor

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

- Locate repossess and/or 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 & Tow truck operator
- 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 repossession department, reposessor & tow truck operator
- Repossession of automobiles for delinquent consumer loans. Clients included Chrysler Credit, Ford Motor Credit, General Motors and local banks, credit unions, and auto dealers.
- Towing & repossession safety meeting manager
- 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 for the purpose of repossessing automobiles from consumers.

1981-1983 Rocky Mountain Vehicle Recovery, Denver, Colorado

- Auto repossession company owner
- Repossession of consumer accounts

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 and trucks and handling heavy truck wrecks on the highways in the winter months.

1975-1976 Great Lakes Auto Recovery, Beechwood, Ohio

- Automobile reposessor & Tow truck operator
- Repossession 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 by C.C.R.A. Certified Commercial Recovery Agent. Crimes Against Persons, Property Crimes modules
- Certified Financial Client (FC) Course
- American Towman Academy Conferences & Seminars, On-Scene Safety, Ensuring Every Tow Is Safe, 2024
- Certified American Towman Towing Incident Management: Quick Clearance 2024
- National Traffic Incident Management (Towing) Responder Training Course 2025
- Certified Towing Incident Management: Quick Clearance Standard Operating Procedures 2023, 2024, 2025
- Wreck Master Certified In-House Towing & Recovery Training 2023
- American Towman Certified Incident Management Towing; Quick Clearance
- Recovery Industry Services Industry (RISC) Certified Financial Client (FC) Course
- State of Florida Licensed Private Investigator 2004-2008
- State of Florida Recovery Agency License # R1000001
- State of Florida Recovery Agent License # E1000009

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, 3rd Vice President
 - 1998-1999, President
 - 2000, President, Director

Publications

- ***Certified Commercial Recovery Agent (CCRA) - 2014***
 - National Certification and Training Program
- ***American Towman Magazine - 2012 – 2026 (current)***
 - RepoRun, monthly column
- ***TowTimes Magazine - 2010 - 2011***
 - Columnist
- ***Professional Repossessor Magazine - 1997-2004*** Founding Editor and Owner

Presentations

- Florida Bar Conference, Orlando, FL. June 2026, Consumer Protection Committee Panel Presentation “Stop the Seizure: Navigating UCC Repossessions and Protecting Consumer Rights”.
- November Used Car Week 2025 “How to Stay Out of The Courtroom”
- *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* - 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

- 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”
- Captain of the Industry, American Towman Magazine
- MDL & Associates Recovery Agent of the Year
- Letter of Achievement, One Hundred Monthly Columns Published, American Towman Magazine 2012-2026