

**TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS**

Thank you for your interest in becoming a member of our State Association.

Please fill out all documents clearly

Email all documents and and photo requirements to:

[secretary@tnaar.org](mailto:secretary@tnaar.org)

**APPLICATION FEE 35.00**

**Mail to TNAAR P.O. BOX 332783 MURFREESBORO, TN 37133**

Once all documents have been received, and reviewed, one of the board members will contact you.

Should you have any questions or concerns, please call

President

Lauren Kimbrell 615-516-9918 EMAIL: [president@tnaar.org](mailto:president@tnaar.org)

Secretary

Alisha McQuirt 615-589-1136 EMAIL: [secretary@tnaar.org](mailto:secretary@tnaar.org)

- There is a 75.00 return check fee.
- All application fees are Nonrefundable

**TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS**

**APPLICATION FOR MEMBERSHIP**

PLEASE PRINT CLEARLY.

**PERSONAL INFORMATION**

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Home address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone Number \_\_\_\_-\_\_\_\_-\_\_\_\_ Cell Phone Number \_\_\_\_-\_\_\_\_-\_\_\_\_

Email Address \_\_\_\_\_

**PROFESSIONAL INFORMATION**

Business Classification \_\_\_\_\_

Business Full Legal Name \_\_\_\_\_

D.B.A \_\_\_\_\_

Business Office / Storage Address \* TENNESSEE ONLY \*

Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

• If storage facility is located at another location, please provide address

- Physical address / storage address must be a Tennessee address

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Years in Business \_\_\_\_\_

County Business Lic # \_\_\_\_\_ and City Business Lic # \_\_\_\_\_

Office Phone Number \_\_\_\_-\_\_\_\_-\_\_\_\_ Fax Number \_\_\_\_-\_\_\_\_-\_\_\_\_

Email Address \_\_\_\_\_

Website \_\_\_\_\_

**TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS**

Active Membership

Please check all that apply

ARA \_\_\_\_\_ AFA \_\_\_\_\_ RISC \_\_\_\_\_

Other, Please Specify \_\_\_\_\_

**INSURANCE REQUIREMENTS**

- INSURANCE CARRIER FINANCIAL RATING A.M BEST RATING OF " A " OR BETTER
- TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS MUST BE LISTED AS ADDITIONAL INSURED •

Please have your Insurance Company Email the accord to [secretary@tnaar.org](mailto:secretary@tnaar.org) for verification purposes.

**MINIMUM REQUIREMENTS**

General Liability per occurrence \$1,000,000.00

Wrongful Repossession per occurrence \$1,000,000.00

Auto Liability per occurrence \$1,000,000.00

On Hook \$1,000,000.00

Drive Away \$1,000,000.00

Dishonesty \$1,000,000.00

Garage Keepers, Direct Primary \$375,000.00

INSURANCE CARRIER FULL BUSINESS NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

OFFICE PPHONE NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

FAX NUMBER \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

CONTACT NAME \_\_\_\_\_

EMAIL \_\_\_\_\_

ADDRESS \_\_\_\_\_

TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS

**PHOTO REQUIREMENTS**

- FRONT OF OFFICE BUILDING
- ALL FOUR SIDES OF FENCE
- SECURITY LIGHTS
- GATE AND LOCK
- SECURITY CAMERAS AND WORKING MONITERING SYSTEM
- TOW TRUCKS / ROLL BACKS
- KEY BOX
- PERSONAL PROPERTY ROOM
- PERSONAL PROPERTY ORGANIZATION
- SHREDDER

PLEASE EMAIL THESE PHOTOS TO: [secretary@tnaar.org](mailto:secretary@tnaar.org)

**BACKGROUND CHECKS**

- IF YOU HAVE COMPLETED A BACKGROUND CHECK WITH THE PAST 6 MONTHS, PLEASE PROVIDE A COPY TO: EMAIL: [secretary@tnaar.org](mailto:secretary@tnaar.org)
- IF YOU HAVE NOT COMPLETED A BACKGROUND CHECK IN THE PAST 6 MONTHS, YOU WILL NEED TO REQUEST ONE TO BE COMPLETED. ONCE COMPLETED, EMAIL A COPY TO: EMAIL: [secretary@tnaar.org](mailto:secretary@tnaar.org) (membership approval will not be completed until all information has been sent)

## TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS

### **Membership Agreement**

This Membership Agreement (the Agreement) is effective \_\_\_\_\_ by and between the TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS, hereinafter referred to as Community, accessed via www.TNaar.org with a business address of P.O BOX 332783, MURFREESBORO, Tennessee 37133, and all current and future members of TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS hereinafter referred to as "Member".

By accessing, browsing or using the www.TNaar.org website or by selecting I Accept during the membership registration, you represent that you have read, understand and agree to be bound by the terms and conditions of this Membership Agreement hereinafter referred to as Agreement.

### **1. Nature of the Service**

The Community is a social network facilitating the exchange of personal information between people. This socialization shall include reading the profile pages of other members and possibly even contacting them. The Community provides to its members benefits such as but not exclusive to: The Tennessee Association of Accredited Repossessors is a State Association uniting the individual Repossession Companies together offering best practices to the Lending Institution and Financial Institutions across the Country by agencies and Employees who are up to date with laws and regulations and CFPB compliant. The Community works like an online community of internet users.

### **2. User Registration and Information**

Member shall fill in the correct information requested in the User Registration form on the site. Member shall be required to promptly update the User Information on the site. Member shall select a username and password during the User Registration process. Member shall be responsible for: a) all use of the Site made by the Members username and password, and b) maintaining the confidentiality of the Members username and password.

### **3. Content**

The Content includes messages and other materials posted to forums, groups, or other locations on the Site by the members of the Community. Member of the Community is deemed to grant the Community the nonexclusive right to post, display, copy, and modify the Content in connection with the operation of the Site and the Community's business. Further, the Member is deemed to grant the Community the nonexclusive right to post, display, copy, and sell the Content within the limitations set by the Member during the online publishing process. Member is also deemed to authorize the Community to disclose his/her personal data when the Member includes such personal data in the content.

### **4. Release**

If the Member has a dispute with one or more other Members, the Member shall release the Community (and its officers, directors, agents, subsidiaries, joint ventures and employees) from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes.

**5. Privacy**

Community shall not sell or rent Members personal information to third parties without Members explicit consent. Community shall store and process Members information on computers located in the United States that are protected by physical as well as technological security devices. However, the Community shall be permitted to access and modify Members information.

**6. Indemnity**

Member shall indemnify and hold the Community (and its officers, directors, agents, subsidiaries, joint ventures and employees) harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of Members breach of this Agreement, or Members violation of any law or the rights of a third party.

**7. No Agency**

No agency, partnership, joint venture, employee-employer or franchiser-franchisee relationship is intended or created by this Agreement.

**8. Terminating Membership**

Member shall choose to retire or delete the published content from the Community's site, and it shall be no longer available or visible to other visitors. Terms regarding the status of the uploaded content shall remain applicable when the Member chooses to terminate the membership. Contents posted to the site, other than the published content, shall not be deleted or retired as a result of the Members termination.

**9. Governing Law**

This Agreement shall be construed under and governed in accordance with the laws of the Tennessee.

**10. Arbitration.**

Any dispute arising under this contract shall be resolved under the commercial arbitration rules of the American Arbitration Association.

**11. Limitation of Liability**

Member shall not hold Community responsible for other user Members content, actions or inactions.

TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS

MEMBER \_\_\_\_\_

Print \_\_\_\_\_

Print \_\_\_\_\_

Sign \_\_\_\_\_

Sign \_\_\_\_\_

Title \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS

TNaar.org

MEMBERSHIP FORM

New members must complete and submit this form, with all required documents, within 30 days of payment. Failure to do so will result in the cancellation of membership.

No refunds will be issued.

The Information listed below will be used for the TNAAR Directory and membership profile on the TNAAR website.

MEMBER NAME \_\_\_\_\_

COMPANY NAME \_\_\_\_\_

COMPANY MAILING ADDRESS \_\_\_\_\_

COMPANY PHYSICAL ADDRESS \_\_\_\_\_

(Physical /storage address must be a Tennessee address)

COMPANY PHONE NUMBER \_\_\_\_\_

COMPANY FAX NUMBER \_\_\_\_\_

COMPANY EMAIL ADDRESS \_\_\_\_\_

COMPANY WEBSITE \_\_\_\_\_

CITY BUSINESS LIC \_\_\_\_\_

COUNTY BUSINESS LIC \_\_\_\_\_

QUALIFIED MANAGER NAME \_\_\_\_\_

QUALIFIED MEMBER NUMBER \_\_\_\_\_

MEMBER MOBILE PHONE NUMBER (will not be listed on website) \_\_\_\_\_

Please submit this completed form with a copy of your business license.

Forms may be sent to the following

Email : [secretary@tnaar.org](mailto:secretary@tnaar.org)

Mail Check to: TNAAR

P.O. BOX 332783

MURFREESBORO, TN 37133

**TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS**  
**CODE OF ETHICS**

**All Members Must agree to the following:**

- 1. To always conduct business in a professional and courteous manner.**
- 2. To Educate agents and strengthen relationships between all companies in the Association.**
- 3. To work together to improve cooperation and highest level of education for the betterment of the repossession industry.**
- 4. To improve our industry's relationship with all governing bodies and law enforcement agencies.**
- 5. To encourage each Tennessee repossession company to join the Tennessee Association of Accredited Repossessors and become involved in the association's goals and functions.**
- 6. To unite the individual repossession companies in the state of Tennessee to work together to achieve a common goal.**
- 7. To build an excellence in communication between the reposessor and Lender, to educate the financial institutions and lending institutions of acceptable practices through education and fellowship.**
- 8. To remain committed to the Highest level of industry standards, remain up to date on regulations and laws within our state and remain CFPB compliant to ensure appropriate and professional operation standards within our industry.**
- 9. To never discriminate, no matter the situation on or against another person of race, color, religion, sex, creed, origin of financial situation.**

**By becoming a member, I agree to follow the TNAAR code of ethics and understand that any violations may result in membership being revoked.**

**Violations will be held under review by the TNAAR Board of Directors.**

TENNESSEE ASSOCIATION OF ACCREDITED REPOSSESSORS  
MEMBERSHIP DUES

ANNUAL APRIL 1<sup>ST</sup> – MARCH 31<sup>ST</sup>

Please note, dues DO NOT cover any lobbyist or attorney the association may need

**REGULAR MEMBER FEE \$550.00**

Individuals, firms, corporations, or associates who or properly insured and have a current, active business license to operate and have a physical storage facility in the state of Tennessee.

**ADDITIONAL STORAGE LOT \$100.00 PER LOCATION.**

**MEMBER SHIP INCLUDES**

TNAAR MEMBERSHIP CERTIFICATE, Searchable company profile page on the TNAAR website, company logo, mapping feature to your office location, link to your company website and your company information.

**ASSOCIATE FEE \$100.00**

Individuals who are currently employed by a TNAAR member.

The employing member shall verify the employment status at the time the associate applies for membership.

**MEMBERSHIP INCLUDES**

Listing notation on the TNAAR members profile page on the TNAAR website.

**VENDOR MEMBER FEE \$350.00**

Individuals, firms, organizations, or associations that supply goods and services to the repossession industry.

**MEMBERSHIP INCLUDES**

Company information listing with company logo on the TNAAR website.

**OUT OF STATE ASSOCIATION FEE \$100.00**

Supporting Member. Listing on website

**DUES MAY MAILED TO :**     TNAAR P.O. BOX 332783 MURFREESBORO, TN 37133