



RECOVERY AND REPOSSESSION

The Florida Department of Agriculture and Consumer Services, Division of Licensing, licenses and regulates the recovery industry in accordance with Chapter 493, Florida Statutes, to ensure the interests of the public are adequately served and protected.

What Are Recovery And Repossession?

A **"Recovery Agency"** is a business that, for consideration, performs repossessions, or advertises to provide repossession services. To perform repossessions, a **"Recovery Agent"** (an individual who, for consideration, advertises as providing or performs repossessions) must be licensed and must own or work for a licensed recovery agency.

"Repossession" means the recovery of a motor vehicle as defined under s.320.01(1), F.S.; mobile home as defined in s. 320.01(2), F.S.; a motorboat as defined under s. 327.02, F.S.; an aircraft as defined in s. 330.27(1), F.S. A personal watercraft as defined in s. 327.02, F.S.; an all-terrain vehicle as defined in s. 316.2074, F.S.; or industrial equipment, as defined in s. 493.6101(22), F.S; by an individual who is authorized by the legal owner, lienholder or lessor to recover or collect money payment in lieu of recovery of, that which has been sold or leased under a security agreement that contains a repossession clause.

A repossession is complete when a licensed recovery agent is in control, custody and possession of such repossessed property. Property being repossessed is in the control, custody and possession of a recovery agent if the property being repossessed is secured in preparation for transport from the site of the recovery by means of being attached to or placed on the towing or other transport vehicle, or if it is being operated or about to be operated by an employee of the recovery agency.

License Classifications

- Class "E" Recovery Agent
- Class "EE" Recovery Agent Intern
- Class "MR" Recovery Agency Manager
- Class "R" Recovery Agency
- Class "RR" Recovery Agency Branch Office
- Class "RI" Recovery Agent Instructor
- Class "RS" Recovery Agent School or Training Facility



**Florida Department of
Agriculture and Consumer Services**

Firearms

Carrying firearms while on private property and in the course of repossession activities is prohibited even if the licensee possesses a Concealed Weapon or Firearm License, or a Class "G" Statewide Firearm License by virtue of other licensure under Chapter 493, Florida Statutes.

How Can I Apply For A License?

Any person applying for a license must:

- Be at least 18 years of age;
- Be a United States citizen or a permanent legal resident of the United States or have been granted authority to work by the U.S. Citizenship and Immigration Service;
- Have no disqualifying criminal history;
- Have no disqualifying history of mental illness or alcohol or controlled substance abuse; and
- Provide a complete application signed in the presence of a notary public, one passport-type color photograph, a full set of fingerprints, appropriate fees and documentation of training and experience.

Visit FreshFromFlorida.com to download or request forms or application instructions.

Training And Experience Requirements

- To qualify for a Class "E" Recovery Agent License or a Class "EE" Recovery Agent Intern License, the applicant must complete 40 hours of training from a licensed recovery school.
- To qualify for a Class "E" Recovery Agent License, the applicant must have one year of lawfully gained, verifiable, full-time experience performing repossessions or have one year of experience as a Class "EE" Recovery Agent Intern.
- Agency managers must have a minimum of one year of full-time, verifiable related experience.
- Honorably discharged veterans may use relevant military training or experience that is substantially similar to the training or education required for licensure. Submission of official military records is required (see Rule 5N-1.119, F.A.C.)

What Is The Term Of My License?

Class "R" and "RR" licenses are valid for a term of three years.

Class "E", "EE", "MR", "RI", and "RS" licenses are valid for a term of two years.

How Can I Renew My License?

The division will mail a renewal notice to the address on file at least 90 days prior to the license expiration date. Renewal notices and supporting documentation can be returned to the division by mail. Renewal services for many license types are available at the division's regional offices. While online payment options are also available, submission of documents via mail or at a regional office is still required.

Contact us to locate a regional office, obtain forms, submit an address change, search for a licensee, review current fee schedules, learn about fee waivers and use of substantially similar military training and experience for honorably discharged veterans, file a complaint or report unlicensed activity.



[FreshFromFlorida.com/Divisions-Offices/
Licensing/Recovery-and-Repossession](http://FreshFromFlorida.com/Divisions-Offices/Licensing/Recovery-and-Repossession)

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