

## Midwest Recovery LLC

### Policies & Procedures

#### A. Invasion of Privacy Policy:

1. Do not open a locked door or gate to obtain access to the collateral.
2. Do not jump over a gate or fence to enter a premise.
3. Do not damage a lock by cutting it.
4. Do not pick a lock to obtain collateral or enter a premise.
5. Do not break into or damage a gate, door, building, shed or fence.
6. Do not remove the collateral from a closed or partially closed enclosure (garages included).
7. Do not move another vehicle or other equipment to obtain the collateral.
8. Do not take down a gate, fence, or door to obtain the collateral (even if you put it back together).
9. Do not violate the spirit of any of the above rules.

#### B. Hostile Debtor Policy:

At times, agents of Midwest Recovery LLC may be involved in a situation where a debtor becomes hostile. The following procedures are to be followed in this event:

1. Make sure that you are not in a life threatening situation. If a debtor is threatening you with a weapon when you have secured the vehicle, you are to immediately drop the vehicle and return to your vehicle as soon as it is safely possible. Do not engage in any further discussion with the debtor.
2. If the police have been notified, remain with the vehicle until the police have arrived. Follow the direction of the police officers upon arrival and make a report if necessary.

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B. Hostile Debtor Policy [Continued]:

3. If the police have not been notified by the debtor and the debtor remains hostile, leave the vehicle and the property immediately. Notify the police if necessary. If the police are called, follow the directions of the officer(s).
4. If you are ordered off the property by a debtor, you are to leave their property immediately.
5. Remain calm at all times and try to calm down everyone in the situation if possible. Calmly explain the reason why you are here. Do not use loud, threatening, or abusive language at any time with a debtor.
6. Immediately call and report the situation to the office. The office may assist you in the situation, call the police if necessary, and will notify the lienholder.

In any hostile situation, the safety of the employee is always more important than securing the vehicle.

C. Firearms Policy:

1. Firearms and/or any other type of weapons are strictly prohibited on your body or in the vehicle you are driving while working as an agent for Midwest Recovery, LLC. At no point in time may any employee carry weapons onto the property of Midwest Recovery, LLC.
2. Additionally, discovery of firearms or other weapons inside of repossessed vehicles will immediately be reported to the appropriate police department for handling.