

**STATE OF ILLINOIS**

**ILLINOIS COMMERCE COMMISSION**

Illinois Commerce Commission :  
On Its Own Motion, :  
 :  
Approval of the Recovery Manager and :  
Employee Certification Programs pursuant :  
to 92 Ill. Adm. Code 1480.160.170 :  
 :  
 :

**RESOLUTION**

By the Illinois Commerce Commission:

WHEREAS, the Collateral Recovery Act (“Act”), 225 ILCS 422/1 *et seq.*, requires that individuals wishing to work as recovery managers or employees for repossession agencies required to be licensed under the Act and its Administrative Rules (“Rules”), 92 Ill. Adm. Code § 1480.10 *et seq.*, must obtain a Class “MR” License or a Class “E” Recovery Permit, respectively; and

WHEREAS, the Act requires that before a Class “MR” License or Class “E” Recovery Permit may be issued by the Illinois Commerce Commission (the “Commission”), applicants for Class “MR” Licenses or Class “E” Recovery Permits must successfully complete a certification program approved by the Commission; and

WHEREAS, the Rules require that the Commission shall approve by resolution any recovery manager and employee certification program it deems consistent with the purposes of the Act; and

WHEREAS, the Rules require that any recovery manager and employee certification program must include training in the following areas: the Act, the Rules, Illinois criminal law relating to crimes against persons or property, recovery of collateral, recordkeeping, and ethical and professional conduct; and

WHEREAS, on October 3, 2019, American Recovery Association, Inc (“Applicant”) submitted to the Commission an Application for Commission Approval of Recovery Manager Certification Program and an Application for Commission Approval of Recovery Employee Certification Program, both accompanied by the appropriate application fee; and

WHEREAS, review of the Applicant’s course materials submitted with the applications indicates that each program includes training regarding the Act, the Rules, Illinois criminal law relating to crimes against persons or property, recovery of collateral, recordkeeping, and ethical and professional conduct; and

WHEREAS, review of the Recovery Manager Certification Program and the Recovery Employee Certification Program submitted by the Applicant indicates that both

programs comply with the Commission's regulations and are consistent with purposes of the Act.

THEREFORE IT IS RESOLVED by the Illinois Commerce Commission, that the Application for Commission Approval of Recovery Manager Certification Program and the Application for Commission Approval of Recovery Employee Certification Program submitted by American Recovery Association, Inc. be granted.

Adopted by the Commission this 14th day of November 2019.

(signed) CARRIE ZALEWSKI  
CHAIRMAN