## **Collection Complaints**

Case No.	Complaint	Allegations	Comments
2024-01-018	Collections	*Complainant sold vehicle in 2021, did not provide notice to DMV as required by ORS 803.112 *Title not transferred. Vehicle towed by code enforcement, complainant listed as vehicle owner in city notice and records. *Complainant refused to pay storage fees as she no longer owned the vehicle. *Account sent to collections. *Complainant disputed collection account in court, court judgment was for the tower.	*Not a Board complaint. *Complainant/Complainant was owner of vehicle under DMV official records.
2024-02-008	Collections		Complainant referred to state where vehicle was registered and to the collection agency.
2024-03-010	Collections	*Complainant sold their vehicle 2020, notified DMV of the sale five months after the sale of the vehicle.  *Vehicle towed 11 months after notice to DMV.	*DMV wrote letter to towing company re: ownership requirements. *No additional communication received by the Board.
2024-04-010	Collections - Stolen	*Complainant had not registered vehicle in their name at the time of theft (recent purchase of vheicle). *County sheriff contacted vehicle owner re: recovery of the vehicle.	*Referred complainant to Washington County Sheriff's Dept for fee dispute. *Hold complaint for review when Board reviews ORS 822.235 Recovery after theft

## Repossession Complaints

Case No.	Complaint	Allegations	Comments
2024-02-010	Repo	Allegations and statements made by Complainant:  *Vehicle repo'd on the 7th day of the month.  *Credit union told Complainant they had a 10-day window to settle outstanding debts or retrieve personal belongings from the vehicle before it would be auctioned.  *Complainant settled the debt and the repurchase of the vehicle on the 13th day of the month (within 10 days of the impound).  *Complainant called the tow yard to arrange pick up of vehicle; Complainant was informed that the vehicle was sent to auction and potentially sold, on 9th day of the month.  *Belongings were removed prior to transport to the auction yard and Complainant required to pay \$50 for possessions.  *Complainant paid the original tow and storage fees to the lender; repo'r required Complainant to pay a retrieval fee (to retrieve the vehicle from auction yard) and any auction house fees.	*Credit Union operates outside of the state of Oregon. *Referred borrower to DCBS - Division of Financial Regulation for complaint against the lender.
2024-03-014	Repo	Allegations and statements made by Complainant:  *Complainant resolved issue with the creditor, alleges repo'r refused to release vehicle to Complainant for an extended period of time after debt resolved.  *Complaint alleges vehicle suffered extensive mold damage to the interior of the vehicle due to unsafe storage and leaving the vehicle without proper cover.	*Tower documentation does not support borrowers statement of vehicle release. *Damages are a civil issue. *Allegations of ADA and discremination is a DOJ issue, not a Board issue.
2024-04-018	Repo	Allegations and statements made by Complainant:  *Complainant was purchasing vehicle from a friend on a personal loan agreement.  *Repo'r made a spare key and removed personal property within two weeks of the repo.  *Complainant required to pay the repo'r \$500 for the tow, \$135 for the spare key and \$75 fee to get possessions back.  *Complainant reports missing and damaged personal items.	Complaint held for Board review.
2024-05-001	Repo	Complainant alleges improper and unsafe towing of repo'd vehicle.	*Matter referred to DCBS - Division of Financial Regulation. *Vehicle released to borrrower with no additional payment. Videos Provided.

2024-09-021	Repo	Allegations and statements made by Complainant:  *Vehicle located on private property, no trespassing signs posted.  *Complainant arrived prior to hook up, locked themselves in the vehicle, and continued to demand repo'r leave. repo'r continued to hook up vehicle, then dropped the vehicle 8 - 12" with Complainant inside, causing injuries.  *Conflict lasted over an hour.	*Police called, informed parties it was a civil matter. *Complainant filed a civil action against repo and collection agency for damages. *Waiting for case status update.
2024-12-010	Repo	Allegations and statements made by Complainant:  *Complainant arrived prior to hook up, locked themselves in the vehicle, and continued to demand repo'r leave.  *Confrontation lasted 10 hours per complaint.  *Repo'r would lift vehicle and drop it with Complainant in the vehicle; removed possessions from the vehicle; physical confrontation with a third-party who attempted to intervene.	*Police called but would not intervene.
Waiting for formal complaint and information.	Repo	Allegations and statements made by Complainant:  *Repo'r did not strap truck down, did not use dollies, and dropped the truck off the lift.  *An additional \$75 dollar fee required or truck will be repossessed again.  *Electronics stolen from vehicle.  *No plate on the tow truck.  *repo'r made racist and derogatory comments about Complainant in front of family, and made similar statements to the Complainant's children.	Waiting for formal complaint and information.
Waiting for formal complaint and information.	Repo	Allegations and statements made by Complainant:  *Vehicle towed from Complainant's place of employment.  *Area was cordoned off from the rest of the parking area with fencing and gated entry, no tresspassing, employee parking only signs posted.  *Repo'r entered parking area through an open gate.	Waiting for formal complaint and information.
2025-03-001	Repo	Allegations and statements made by Complainant:  *Complainant arrived prior to hook up, locked themselves in the vehicle, and continued to demand repo'r leave.  *Repo'r refused to provide paperwork showing orders to tow vehicle, forced themselves into the vehicle, removed Complainant, repo'd vehicle.  *Complainant reports a list of personal items repo'r refused to return.	

## Complaints for Review

Case No.	Complaint	Allegations	Comments
			Respondent stated they would register for tow business cert/TW Plates at end of
		*Towing vehicle is a truck displaying passenger tree plates.	February.
2025-01-006	ORS 822.200	*Registered with Secretary of State for towing services.	Renewed passenger vehicle registration.