

The Airplane That Repossessed The Car

This has to go down in the history of repossessions (if there is such a thing) as one of the strangest ways to repossess a car....

I had been attempting to repossess a Nissan Sentra from a young man in Twisp, a incredibly small town in central Washington. My repossession efforts up to then were a dismal failure. It went something like this: Went to the given address-nothing. Knocked on the door-nothing. Went back several more times day and night-nothing. Finally was able to catch the mother of this young man at home, and she was...how shall I say... hard to deal with. She was one of the rudest, and surliest people I've met in this business, and as you may know that's really saying something. Needless to say, she was of almost no help, the only help came in an offhanded comment about her son living in Florida, saying, "If you want it-go get it!"

Florida?! Well I won't be going down there anytime soon. We're about as far away as you can get without leaving the continental United States. So I gave the account over to my skip tracer, to see if she could find a good address for the lender to pursue. Off she went checking phone #'s, social security #'s, and relative's address, ext... Anything she could get her hands on to locate this guy. Meanwhile, for the next ten days I worked on other projects until the verdict came in. After all that work, all that she could find was an aunts address in Naples and a phone #, and she had left numerous trap line messages but didn't get any response. Some of them were quite inventive; I know if I were a skip, I certainly would have called. So we sent the address and phone # back to the lender for them to reassign. Before they close it I wanted to take one more drive-by. Since the debtor lives in such a remote area, I decided to combine a trip to my mother's house with this run.

Twisp is truly a one-horse town; the main street is Highway 20, a picturesque roadway winding through some of the most beautiful and rugged terrain in Washington State. Other than a few side streets, gas stations, a city hall, a restaurant, and a general store that is all there is. Traveling west on Highway 20, I approached the turn off to the given address, which is on airport road (yes, Twisp does have a little airport). The road winds its way around the tiny airport and then rejoins Highway 20. Convinced that I would never find the Sentra, I blithely followed the little road around until the address was in sight. Were my eyes deceiving me? Or was that a little Nissan Sentra in the driveway? Of course I didn't bring any paperwork, and I couldn't remember the license plate number. But that's what they make cell phones for, and by some miracle, mine worked way out there. Confirming that the Sentra in the drive was the right one, I make a quick call to one of my recovery agents, but because of the location, it takes two hours for him to arrive and by then it was, of course gone.

After visiting my mother for the weekend I drove back thru Twisp. I could have taken a much shorter route home, but now I was determined. No one likes to be lied to. After being in this business long enough, most get used to it. But not me, it still gets me going, and makes me more determined. So back I go, but again no Sentra. Time for a different tactic. Who knows maybe he does live in Florida, and was just visiting. Something in the back of my mind said no, he does live around here. He was probably just raiding mommy's fridge. But I needed help, a spy, someone to drive by several times

a day, and let me know when that car appeared again. So when I arrived back at the main office, I started making phone calls. Some underpaid hard working person in one of the local Twisp business (such as they are) would be perfect. But what I discovered after 3 or 4 calls. Small town people tend to stick together almost no matter how much money you offer them. They would not believe my assurances that the debtor would not know who tipped me off, or even what gave him away. But after eight phone calls I finally found just the person I was looking for: young man who could simply drive by, and call me when they spotted it. Not exactly rocket science. Of course I would not pay him until after the repo! He readily agreed to a fifty dollars finder's fee. I gave him all my phone numbers with instructions to call as soon as he spotted the car, and I sat back and waited.

I didn't have long to wait, within 48 hours I got the call. The car was there and had been for five hours! (I guess my instructions about calling one the moment he saw it were not clear enough). Off I went. Twisp is about a two-hour drive, so along with bringing the tow truck, I also had a key (I was determined to get this car!). By the time I arrived the Sentra was gone. Dejected, I headed back to the office. First however, I clarified my instructions with my spy, so that I would have more time.

Another week went by before the Sentra showed again. Thankfully this time, my spy called me within minutes of its appearance. Off I went again. Again, by the time I arrived the Sentra was gone. This same scenario played out two more times before I got completely fed up! Obviously, the debtor would go over to mommy's house long enough to raid her fridge, watch some TV and run for his life. Well, the lender was getting anxious, and I was getting angry. I needed to be there faster, or at least have the debtor followed when he leaves. Unfortunately my spy was unwilling to go that far. Small town America strikes again. The only way I was going to get this repo was to get there faster.

With that in mind, I did have one advantage that your average reposessor might not have. I once made my living as a commercial pilot and am still current in several types of aircraft. Best of all I could get from my local airport to the Twisp airport in about twenty minutes. It was worth a try. I could walk from the airport to the debtors house in five minutes: either leaving my small plane or bringing a driver to drive the car back to the storage lot, I did have a key after all. So again I waited, worrying about the fifty things that could go wrong with this plan. Mechanical problems, (any airplane I could afford isn't the greatest but once it starts its fine), weather, etc... Then the call came in, Sunday at 7pm. My field agent, John, met me at the airport and ten minutes later we were airborne. John was extremely nervous having never been in a small plane before, he said it felt like we were in a motorized box kite. A description not altogether inaccurate. The entire 20-minute flight John gripped the edge of his seat keeping his eyes clamped shut. I think he was praying that the Sentra would be there so that he wouldn't have to fly back with me.

Upon landing, a process much more frightening than take off, John kept his eyes firmly shut. Luckily for him, he would have really been scared as the Twisp airport is very tiny. We taxied over to an unused portion of the airport and started the short hike. It was dark by the time we arrived, so our approach went unnoticed. We could see the dark shape of our Sentra as we made our way stealthily down the drive.

"I hope this works." John said holding the key up.

"Hurry up!" I replied anxiously.

Slipping the key into the lock, John slid the door open just far enough to slip in. As I climb in on the unlocked passenger side the outside porch light came on. With one fluid motion the car came to life, and began to roar down the gravel drive. Amazingly I observed that John drives better in reverse than forward. However, John didn't have to display his reverse driving skills too long as we arrived at the street. Whipping the car around we tore down the street and to relative safety.

"I don't think he'll chase us." I observed.

"Why?"

"Because there were no other cars in the driveway."

"Oh."

At that point, we arrived back at the airport. John dropped me off for my short flight home, and his much longer drive back to the storage lot. As I readied my plane for the flight, I wondered if an aircraft had ever been used in this way before. Then I started thinking maybe next time...a helicopter.

<p>Pete Conrad is an experienced reposessor with an Airline Transport Pilots License (ATP) who has owned a flight school and flown in the Alaskan Bush.</p>
