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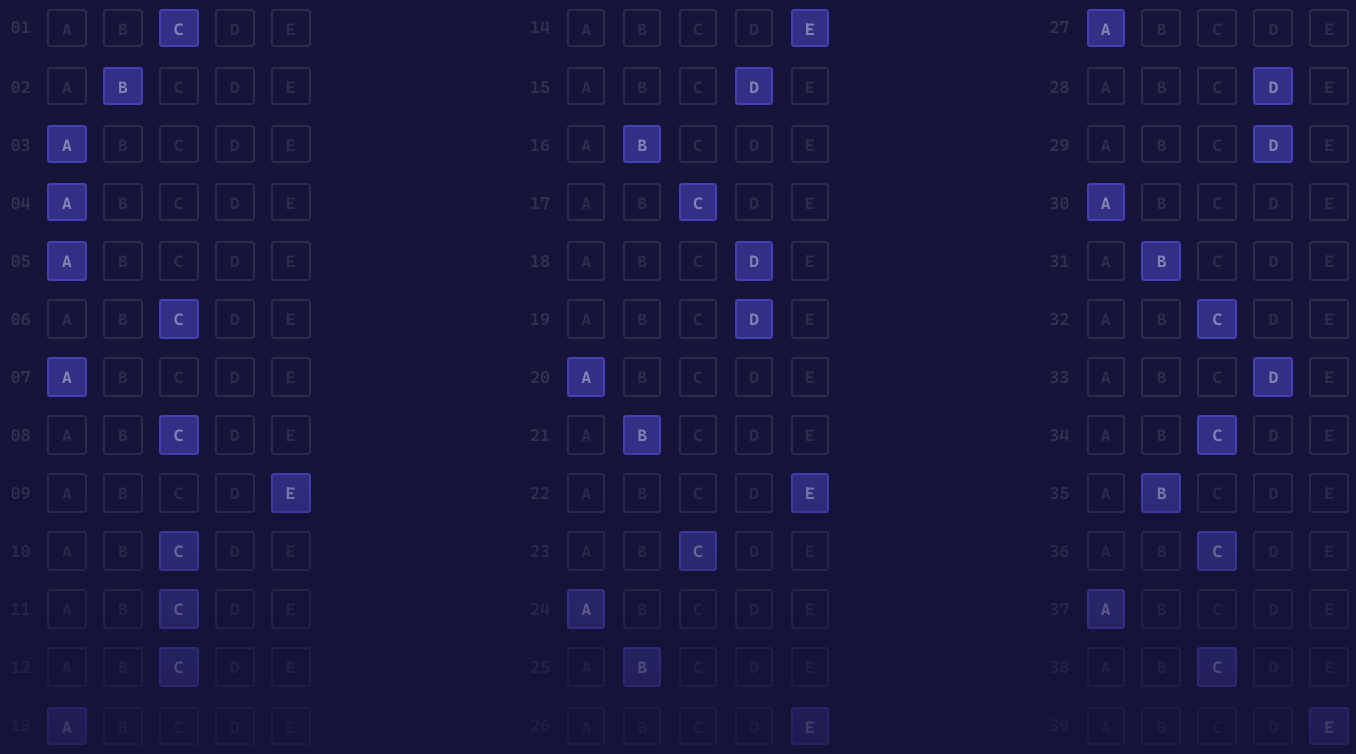

PRACTICE QUESTIONS

CA BUREAU OF SECURITY AND INVESTIGATIVE SERVICES

TYME9MBD

CA Repossessor Licensing Examination

EDITION	QUESTIONS	FORMAT
Demo	9	Limited Edition PDF

WEB www.mometrix.net

SUPPORT support@mometrix.net

Before you begin

What this is

9 practice questions for CA BUREAU OF SECURITY AND INVESTIGATIVE SERVICES `TYME9MBD`, each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, `TYME9MBD`
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

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QUESTION 1 SINGLE CHOICE

Under the California Business and Professions Code, what is required before a person may act as a repossession agency employee and engage in repossession activities?

A They must obtain a qualified manager certificate

B They must be registered with the Bureau and have a valid registration certificate

C They must complete a 40-hour training course only

D They must hold a private investigator license

ANSWER B

WHY Under California law, every person employed by a repossession agency who engages in repossession must be registered with the Bureau of Security and Investigative Services and possess a valid registration certificate issued by the Bureau.

QUESTION 2 SINGLE CHOICE

Which of the following is a basic requirement for obtaining a repossession agency license in California?

A The applicant must have at least five years of law enforcement experience

B The agency must designate a qualified manager who is responsible for the agency's operations

C The applicant must own at least three tow trucks

D The agency must maintain an office in Sacramento

ANSWER B

WHY California law requires a repossession agency licensee to designate a qualified manager who is responsible for the direction, management, and control of the agency's employees and operations.

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QUESTION 3 SINGLE CHOICE

When may a repossessor legally take possession of a vehicle from a consumer's property in California?

A Only with the consumer's written permission

B Only during daylight hours with a police escort

C Without breach of the peace, following the terms of the security agreement

D Only when accompanied by a licensed attorney

ANSWER C

WHY Repossession must be carried out without a breach of the peace and in accordance with the terms of the security agreement. Self-help repossession is permitted but is limited by the breach-of-peace standard.

QUESTION 4 SINGLE CHOICE

Which of the following actions by a repossessor would most likely constitute a breach of the peace?

A Towing a vehicle from a public street at 2 a.m.

B Entering a locked, fenced backyard to remove a vehicle without consent

C Asking the consumer to voluntarily surrender the vehicle

D Using a duplicate key to enter an unlocked vehicle on a public street

ANSWER B

WHY Entering private, enclosed property without consent to take a vehicle is generally considered a breach of the peace. Repossessors must avoid confrontation, trespass, and use of force during self-help repossession.

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QUESTION 5 SINGLE CHOICE

After a repossession, what notice is the secured party generally required to provide to the consumer under California law?

A **A notice of intention to sell the collateral**

B A notice that the repossessor is licensed by the Bureau

C A notice that the consumer may file a complaint with the Attorney General

D A notice of the consumer's right to a free attorney

ANSWER **A**

WHY Following repossession, the secured party must provide notice to the consumer regarding the intended disposition (sale) of the collateral, including the consumer's right to redeem and other rights, as required by the California Commercial Code.

QUESTION 6 SINGLE CHOICE

California regulations require repossession agencies to maintain records of repossession assignments. Which of the following is required to be included in such records?

A The repossessor's personal medical history

B **The name of the secured party, date and time of repossession, and a description of the collateral**

C The consumer's Social Security number

D The make and model of every vehicle the repossessor has ever towed

ANSWER **B**

WHY Repossession agencies must maintain accurate records of each assignment, including the name of the secured party, the date and time of the repossession, a description of the property taken, and other required information.

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QUESTION 7 SINGLE CHOICE

If a repossessor is uncertain whether a vehicle has been reported stolen, what is the appropriate action before attempting to take it?

A Proceed with the repossession and contact law enforcement afterward

B Cancel the assignment and demand payment from the secured party

C Verify the vehicle's status through proper law enforcement checks prior to taking the vehicle

D Only repossess vehicles manufactured after 2010

ANSWER C

WHY Repossessors must verify the status of vehicles through law enforcement channels before attempting repossession to ensure they are not taking a vehicle that has been reported stolen, which could result in criminal liability.

QUESTION 8 SINGLE CHOICE

The Bureau of Security and Investigative Services has authority over repossession agencies. Which of the following is a potential consequence of substantiated Bureau findings against a licensee?

A Automatic transfer of the license to a family member

B Suspension, revocation, or denial of the license, and possible fines

C Mandatory reassignment of all open repossession contracts to the Bureau

D Exemption from future Bureau inspections

ANSWER B

WHY The Bureau may suspend, revoke, or deny a repossession agency license and may impose fines or other disciplinary action against licensees who violate the law or regulations.

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QUESTION 9 MULTIPLE CHOICE

Which of the following are prohibited acts for a licensed repossessor under California law? (Choose two.)

A **Making a threat of violence to obtain possession of collateral**

B Maintaining accurate records of all assignments

C **Impersonating a law enforcement officer**

D Filing the required activity reports with the secured party

ANSWER **A · C**

WHY Repossessors are prohibited from using threats, force, or intimidation, and from impersonating law enforcement officers. Maintaining accurate records and filing required reports are lawful obligations, not prohibited acts.

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