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In case repo man knocks, get documents out of vehicle

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Read these two tales of car wars and you may understand why Savvy prefers MetroLink.

[redacted] was home sick and asleep when her barking dog woke her up after midnight. Two big guys were banging at the door, and one flashed a badge. They told her they were looking for a woman who two years ago had lived at her home in the East St. Louis neighborhood of Edgemont.

The two were still hanging around outside when [redacted] went back to bed. The next morning, her car was missing. A police officer told her it had probably been repossessed.

[redacted] called her finance company in Texas. She wired them $490 — she admits she had gotten behind in her payments — and they told her where to find her 2006 Jeep Liberty: at All Cities Recovery Agency Inc., in Madison.

[redacted] paid $145 in costs and says she then discovered that her registration, proof of insurance and dealership papers were missing from the glove compartment.

A police officer viewed the shop's security tapes. He told her there was no evidence of anyone tampering with her car.

So what happened to her stuff? And who were the big guys with the badge?

Mike Holliday, president and owner of All Cities, says he routinely gets such complaints. He says that's why he paid $62,000 for a 16-camera surveillance system. To anyone who complains, he says, "I can prove that no one touched your stuff."

As for [redacted] complaint, he says, it never happened. "What am I going to do with the lady's registration?"

Holliday says [redacted] can't prove what was in her car. But then, his surveillance cameras don't show what happened before the car got to his lot.

Holliday says his employees do search vehicles for food, liquor and pens that could break and cause damage. "We throw it away."

Holliday says he hires police officers elsewhere, but not in Madison. He says that's allowed by Illinois law, although "you're not allowed to present yourselves as a police officer."

He also says there's something called a "repossession badge" that's approved by state regulators, although his employees don't use them.

He says the two employees who took [redacted] car weren't police and didn't display any badges. "If someone would use a badge around here, they'd be gone."

As to complaints that consumers can retrieve their vehicles only between 3 and 4:30 p.m., Holliday says that's to accommodate his business and employees. "Where do you draw the line?" he asks. "We're not a grocery store."

Holliday's company is a member of the Better Business Bureau, which says it has received three similar complaints in about a year. One was closed because the

BBB couldn't determine who was right; a second is about 10 days old and still pending. This is the third.

In addition, the office of Attorney General Lisa Madigan is investigating.

Jon Sheldon, an attorney with the National Consumer Law Center, in Boston, says it's common for owners of repossessed cars to find things missing. "It's theft," he said.

He advised consumers to get everything out of the car if they think the repo man might come. At least keep a complete inventory. Sheldon says it's legal for a finance company to take your car without a warrant — but not if the police are involved. He says the state can't act without a court hearing.

Meanwhile, [redacted] can't legally drive her car until she finds or replaces her documents.

The Lexus floor mat case

[redacted] says she has reached a settlement over the floor mats she and at least 20 other consumers blame for causing "unwanted acceleration" in their 2007 Lexus ES 350s. (The June 8 Savvy Consumer told her story.)

[redacted] dealer offered her a trade on a new RX 350. In addition, she will have to pay $10,000 for the more expensive car.

"I am not thrilled with this; however I am getting a 2008 model, it is an upgrade, and then there is the peace-of-mind issue," she says.

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