



Extreme Repo: Meet the Men Who Take Off With Planes, Ships and ... Cattle?

The Men Behind Extreme Repo Jobs Say They've Used Hookers, Limos and Cranes But Still Play By the Rules

By SARAH NETTER

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It's one thing to haul away a Honda when the owners didn't make [car payments](#). But what happens when the late payments are on a cargo freighter, a 747 or ... cattle?

In an era of [big economic loss](#), the jobs facing [repo men](#) can be daunting -- logistics nightmares, some say. But behind the stories of making off with planes in the night or hiring prostitutes for recon are guys looking for an honest day's work.

"I think people think you go in with guns blazing. You don't," said [Nick Popovich](#), owner of Indiana-based Sage-Popovich, Inc., which specializes in repossession of big-ticket items such as commercial airplanes. "Literally you have to outsmart them. You have to figure out how to get their airplane without anyone stopping you."

What these men aren't are muscled, mullet-sporting hotheads, a stereotype perpetuated by movies and so-called reality shows that claim to delve into the true-life of a repo man.

Jim Hall, owner of the Dallas-based Hall Recovery Specialists and president of the [American Recovery Association](#), dislikes the term "repo man" so much that he prefers to refer to himself as a "recovery specialist."

"I guess if it comes down to it, we all know what we are," he conceded.

Whatever you call them, they have enough stories to entertain a dinner party for hours.

Popovich, 58, specializes in aircraft recovery, but has also repossessed yachts, tugboats, even a racehorse.

His proudest moment is making off with two jetliners owned by a French tycoon whose label is found on the shelves of the most upscale stores.

"We went and told him he needed to pay up and he kind of laughed at us," Popovich said of the 1998 job. "And told us... this was France and we'd never get the airplanes."

After successfully flying one of the planes out of Milan following an engine change, Popovich hit a snag on a Paris runway. Busted, he ended up in front of a French magistrate and was deported.

"We snuck back through Madrid and got the plane two weeks later," he said.

Popovich never heard from the tycoon.

Even elite repo men have the same restrictions as run-of-the-mill jobs. They can't breach the peace. If the owner catches them and puts up resistance, they have to walk away.

Making Off With Airplanes, Moo-ving Repo'ed Cattle

Popovich said he has a number of tricks for sneaking onto runways.

"Sometimes you have the airport's permission. A lot of times we just fly our corporate planes on to the field and use that," he said. "A lot of times we dress up as limo drivers."

They once even used an aircraft-detailing truck as a ruse to get close to their target.

Once on board, "most airplanes don't have keys," he said. "It's just getting the battery turned on and you hit the start switch."

In other cases it's not the how, but the what now?

Art Harris doesn't deal with elite repossessions or high-profile clients. His line of work is an entirely different animal. Literally.

As the CEO of the Great Plains National Bank of Elk City, Okla., a company with \$330 million in assets, it's not uncommon for Harris to order the repossession of cattle, which sometimes outnumber the people in the rural, western Oklahoma region the bank serves.

"We'll gather them up. We'll send cowboys out and we'll pen them," Harris said. For large herds -- 200 to 300 cows, sometimes even up to 1,000 -- the bank has to hire several trucks to make multiple trips.

The bank then has to find lodging for all the animals while the lendee gets 10 days to re-pay the note.

"Anytime you repossess anything, it's a pain. Repossessions are never pleasant," Harris said. "But we've got to take liens on things or all the banks in the country would close. It's a necessary evil."

Hall, 61, said some of his recoveries have been as simple as showing up and asking politely.

"We do things in a businesslike manner and we do it safe," he said. "The public safety is a big deal."

But just as he spoke about how little sensationalism there was in his day-to-day work, he launched into a story about repossessing an entire carnival. And having to bring in a crane to get repossessed manufacturing equipment out of a building's second-floor.

No hard and fast numbers exist about the number of repossessions in the U.S. each year, but ARA -- largest industry association -- has about 260 members, a number that grows each year.

Voodoo, Hookers and Bad Guys

Hall complained that the repo men -- or "recovery specialists" -- seen on television portray the industry as "fools and idiots."

"Like you see on [truTV's] Operation Repo, two and three guys bailing out of the truck, running around the front yard with Mace in his hand -- it's silliness," he said.

"I'm not saying there wouldn't be an occasion like this, but in the normal banking industry I'm familiar with in this country those occasions are few, few, few," he said. "If any."

Enter Max Hardberger.

Like both Popovich and Hall, he backed into the recovery industry as a young man and found that he could make a good living going after people who hadn't kept up their end of a business deal.

As the co-owners of Vessel Extractions, LLC, a specialized ship recovery service that operates in some of the most dangerous ports in the world, Hardberger, 61, and his partner Michael Bono may be the exception to Hall's rule.

"There's no question that I definitely get a lot of satisfaction out of seeing bad guys thwarted," Hardberger said. "A lot of people think that I am a pirate and that I play fast and loose with the law."

But, the retired ship captain pointed out, his actions have not once been found to be illegal in international court and he doesn't have so much as a complaint on his record with the California Bar Association.

"I'm pretty proud of that considering how close I have to skirt to the law to operate," he said.

Hardberger, whose proudest moment came in 2004 when he extracted a 10,000-ton cargo ship out of a Haitian port at the height of the country's rebellion, has rules.

Though he works both for lenders whose payments have stopped rolling in as well as private owners whose ships have been pirated or arrested without merit, Vessel Extractions doesn't take the case until it's been heavily vetted to make sure the person laying claim to a ship actually owns it.

They also "never" resort to violence, but Hardberger will happily cop to trickery. In the case of the Haitian extraction of the Maya Express, Hardberger turned to an old friend, a Haitian voodoo priest.

"I've used voodoo a number of times in Haiti because I know Haitians believe in it," he said.

Extreme Repo: Finishing the Job

In 2004, with the Maya Express sitting in plain view of the port director's house, Hardberger knew that if he tried to get the ship out of port the old-fashioned way, the director would run down with his cell phone to a nearby soccer field, the only spot known to have enough reception to place a call to the authorities.

Paying the priest \$100 -- an expense that later turned up as a line item on the final bill -- Hardberger was able to get voodoo powder dropped onto the field, assuring the port director would stay far away. It worked.

"I got away so the call never went out," Hardberger said. "The client loved it."

He's also not above hiring prostitutes while on the job -- for recon only, of course.

"I use prostitutes a lot," he said. "They are good actresses. They have to be."

Especially necessary in Latin America where governments can be hostile and most everyone can be bought with a bribe, Hardberger hires prostitutes to board the ships he's after and woo the men on board, looking for any bit of information he can use later. The women report back on how many men are on board, whether there are guards, how much fuel is left, whether a generator is up and running.

But sometimes it just can't be done. Hardberger said he is expecting to get turned down for a job off the coast

of Libya because the quote was ridiculously high due to the difficult logistics.

Hardberger said that while it's easy to get caught up in the headlines of his juiciest tales, he prefers to do things the easy way. It's a lot cheaper and much less risky. Tricks like hookers and voodoo are only employed in countries with corrupt or non-functioning governments, he said.

In the case of ships that have been stolen, Hardberger said he routinely turns down jobs, even lucrative offers, in the U.S. and Europe and instead urges private vessel owners to go after their property through the country's legal system.

And stories like the recovery of the Maya Express are the exception, not the rule.

"As far as I'm concerned extraction is the last resort," he said. "Nine times out of 10 I can find other ways to get it out."

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