Agent assigns collateral to a service provider(SP). Once it is approved either SP can accept or reject the request.

Accepted- they have bandwidth to go and pick up the vehicle to proceed with next steps

Reject - If the service provider do not operate in the address mentioned in TLO or if there are no agents available to pick the vehicle from the mentioned address then it is rejected. RF will make request to the SP to pick the vehicle and they reject it then agent will be reassigning the auto to some other vendor or different SP

If accepted it goes into Auto Inpossession state

Sometimes at the mentioned address if the SP is not able to trace the vehicle then they skip trace. Agent will document saying SP has tried to repossess the vehicle multiple times but they are not able to find the vehicle at the mentioned address

Auto Inpossession – SP goes to address and picks the vehicle

After accepting -1. Skip trace- vehicle is not available

2 . Vehicle is available and picked it up