

The Peale, Baltimore

Out of the Blocks Storytelling Series

Recorded by Aaron Henkin; Photographs and Music by Wendel Patrick

Produced for the Out of the Blocks website, created by the Peale, <https://ootb.thepeale.org/>



Tracey Brown ([00:00](#)):

My name's Tracey Brown. I'm at 1135 Ward Street.

Speaker 2 ([00:04](#)):

What kind of work do you do?

Tracey Brown ([00:05](#)):

Collateral repossessions. I repossess autos, boats, motorcycles, things of that nature. I mean, it's a dangerous job, but I mean, my key to success of doing this job is always just kind of reasoning with the people and letting them know that, hey, you got yourself into this situation. I didn't. I'm just a messenger, you know?

Tracey Brown ([00:24](#)):

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And then we have problems. We fight. People pull guns on us and everything else, but I think I've never been into nothing to where I've gotten hurt or anything like that. But it's rough, and I actually repo cars right out of this neighborhood sometimes, so I have to be selective of what I drive. We have trucks that are tinted out, like my pickup truck there that I'll bring when I come into my own neighborhood or something so that people don't see me and, "Hey, that's the guy that took my cousin's car," or whatever.

Tracey Brown ([00:58](#)):

People try to drive off with their car after you've gotten it hooked up. I've actually seen somebody who completely destroyed their car trying to get it off of the tow truck, and there's nothing I can do. Just sit there and watch them destroy it. I mean, I've had ... I don't know if you know, a lot of repo drivers will go up under your car and unhook the transmission in order to get your car into neutral so they can pull it away from where it's at.

Tracey Brown ([01:25](#)):

One instance, I happened to be in a guy's yard, up under his pickup truck to hook the linkage to put it in neutral so that I could pull it out of the yard, and he grabbed me by both of my legs and snatched me from up under there like a doll. I mean, this guy's three times my size, and, "What are you doing?" I was like, "Hey, you didn't see that big tow truck right there?" He was like, "No, I just saw two legs from up under my truck." But I laid on the ground. I didn't try to be intimidating by getting up. I laid there and talked to him and eventually, he cleaned the truck out. And he's like, "Hey man, I didn't know who you were," and all that. I said, "Hey, no problem, man. You didn't hurt me or anything." He just dragged me from under the truck.

Speaker 2 ([02:03](#)):

I guess being a repo man, you're always going to have job security, because people are always going to be ...

Tracey Brown ([02:08](#)):

Always going to be behind on cars, yeah. You got so many dealerships out now that'll just throw you in a car, and the dealerships don't care. I mean, they just want to sell you the car. It's up to you and the bank after you get that car. You can't go back to the dealership and say, "Hey, I changed my mind. I don't want this." It's not theirs. You've signed the contract with the bank at that point. It's where you're thousands of dollars in debt and you're not really realizing. And then they have all these deferred payment programs down to where they let you actually drive this thing for three months before you make a payment on it, so you're used to not making a payment on it and driving it. So, when that third month come up and you're like, "Hey, I got to come up with 900 bucks," you don't have it.

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Tracey Brown ([02:48](#)):

I mean, a lot of people get caught up. I listen to a lot of people's stories. You know, "I got a bad deal on this car," and it's not a bad deal when you go in and look at it and purchase it, though. But after a couple months you're like, "Hey, did I really do the right thing? I just bought that Lincoln right there, and I got a bad deal on it, but my credit was a little blemished at the time, so I needed something to put some makeup on my credit." And then 18% interest on a 2008 car, you know? So, that shows you the type of deals that you get into.

Tracey Brown ([03:21](#)):

But luckily for me, I see what people go through when they go into a repossession, so I know not to get myself in that position, you know?

Speaker 2 ([03:33](#)):

You're not in danger of getting behind in payments on your car?

Tracey Brown ([03:37](#)):

Nah. I barely make it some time, but I make it. I've never missed a payment.