1.1.3 Laws Covered in This Treatise

As described above, this treatise covers a variety of state statutes, federal laws and regulations, court procedures, and common law theories. With the prominent exceptions of the Uniform Commercial Code (UCC) and federal law, this law varies dramatically from state to state. Even the UCC varies considerably from state to state.

An attempt has been made to identify all relevant statutes in all fifty states and the District of Columbia. It is nevertheless beyond the scope of this treatise to explore in detail every one of the thousands of different state law provisions dealing with repossession law. Appendix A [1], infra, reprints the relevant sections of the UCC with the official comments. Appendix B [2], infra, cites each state’s version of Articles 9, 2A, and 3 of the UCC, and summarizes significant non-uniform provisions of Article 9. It also cites or summarizes state consumer leasing laws; rent-to-own laws; personal property lien laws; anti-deficiency judgment laws; laws restricting non-purchase-money security interests; statutory restrictions on grounds for default, acceleration or repossession; statutory restrictions on self-help repossessions; laws establishing a right to cure or right to reinstate; repossession agent licensing laws; and special state laws relating to deficiency judgments or the right to redeem. Appendix C [3], infra, reprints relevant portions of federal laws and regulations that bear upon repossession. The text of the treatise includes detailed citations listing other relevant state and federal statutes.

Source: National Consumer Law Center, Repossessions [9th Ed.], updated at www.nclc.org/library
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