Most repossession issues are governed by Article 9 of the Uniform Commercial Code, but there are exceptions (see § 2.2.4.3 [1], infra). Article 9 does not govern:

- Statutory liens;
- Real estate (although there are some provisions applicable to fixtures);
- True leases;
- True bailments; and
- Consignments of consumer goods.

Even when Article 9 applies, other state laws may also apply, creating additional consumer rights and remedies. Always check whether a state retail installment sales act, consumer credit code, repossession company licensing law, or other state consumer protection law gives the consumer additional protections. These state laws are discussed along with Article 9 throughout this treatise.

Source: National Consumer Law Center, Repossessions [9th Ed.], updated at www.nclc.org/library
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Links
[1] https://library.nclc.org/nclc/link/Repo.02.04.03