

Secured transactions - examples and explanations

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Secured Transactions: Examples and Explanations by James Brook

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A security agreement is a provision in a business transaction in which the obligor, or debtor, in the agreement gives to the creditor the right to own property owned or held by the debtor.

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For example, the secured party may repossess a vehicle if it is parked outdoors. If you do not pay all amounts due within 7 days of notice of the declined charge, BarristerBooks will turn your account over to a third-party collection agency.

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Satisfaction of the Secured Debt Once a secured debt is repaid in full, the secured party must, upon written request by the debtor, send a termination statement to the debtor and file a termination statement with all offices that hold the financing statement. In most states financing

statements are effective only for a limited duration, such as five years.

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