CHAPTER 1. RETAIL INSTALLMENT SALES

Chapter 1 added by Stats. 1959, c. 201, p. 2092, § 1, operative Jan. 1, 1960

ARTICLE 1. GENERAL PROVISIONS

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§ 1801. *Citation*

This chapter may be cited as the "Unruh Act." (Added Stats. 1959, c. 201, p. 2092, § 1.)

Section 2 of Stats. 1959, c. 201, p. 2108, which made the act operative January 1, 1960, also provided that Title 2 of Part 4, Division 3, added by the act, should not affect the validity of any agreement made prior to the effective date of the act.

§ 1801.1 *Waiver of provisions*

Any waiver by the buyer of the provisions of this chapter shall be deemed contrary to public policy and shall be unenforceable and void. (Added Stats. 1959, c. 201, p. 2092, § 1, as amended Stats. 1963, c. 1603, p. 3181, § 1.)

§ 1802.13 *Holder*

"Holder" means the retail seller who acquires a retail installment contract or installment account executed, incurred or entered into by a retail buyer, or if the contract or installment account is purchased by a financing agency or other assignee, the financing agency or other assignee. The term does not include the pledgee of or the holder of a security interest in an aggregate number of such contracts or installment accounts to secure a bona fide loan thereon. (Added Stats. 1959, c. 201, p. 2094, § 1.)

§ 1802.14 *Official fees*

"Official fees" means the fees required by law and actually to be paid to the appropriate public officer to perfect a lien or other security interest, on or in goods, retained or taken by a seller under a retail installment contract or installment account. (Added Stats. 1959, c. 201, p. 2094, § 1.)

§ 1802.15 *Person*

"Person" means an individual, partnership, corporation, association or other group, however organized. (Added Stats. 1959, c. 201, p. 2094, § 1.)

§ 1802.16 *Financing agency*

"Financing agency" means a person engaged in this State in whole or in part in the business of purchasing retail installment contracts, or installment accounts from one or more retail sellers. The term includes but is not limited to a bank, trust company, private banker, or investment company, if so engaged. (Added Stats. 1959, c. 201, p. 2094, § 1.)