

**§9-1605. Unknown debtor or secondary obligor**  
**(CONTAINS TEXT WITH VARYING EFFECTIVE DATES)**  
**(WHOLE SECTION TEXT EFFECTIVE 7/01/25)**

Except as provided in this section, a secured party does not owe a duty based on its status as secured party: [PL 2023, c. 669, Pt. A, §144 (AMD); PL 2023, c. 669, Pt. E, §1 (AFF).]

(1). To a person that is a debtor or obligor unless the secured party knows:

(a). That the person is a debtor or obligor; [PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

(b). The identity of the person; and [PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

(c). How to communicate with the person; or [PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

[PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

(2). To a secured party or lienholder that has filed a financing statement against a person unless the secured party knows:

(a). That the person is a debtor; and [PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

(b). The identity of the person. [PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

[PL 1999, c. 699, Pt. A, §2 (NEW); PL 1999, c. 699, Pt. A, §4 (AFF).]

A secured party owes a duty based on its status as a secured party to a person if, at the time the secured party obtains control of collateral that is a controllable account, controllable electronic record or controllable payment intangible or at the time the security interest attaches to the collateral, whichever is later, the person is a debtor or obligor and the secured party knows that the information in subsection (1), paragraph (a), (b) or (c) relating to the person is not provided by the collateral, a record attached to or logically associated with the collateral or the system in which the collateral is recorded. [PL 2023, c. 669, Pt. A, §144 (NEW); PL 2023, c. 669, Pt. E, §1 (AFF).]

**SECTION HISTORY**

PL 1999, c. 699, §A2 (NEW). PL 1999, c. 699, §A4 (AFF). PL 2023, c. 669, Pt. A, §144 (AMD). PL 2023, c. 669, Pt. E, §1 (AFF).

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