367.979 Prohibited provisions.

A rental-purchase agreement shall not contain a provision:

- (1) Requiring a confession of judgment;
- (2) Requiring a garnishment of wages;
- (3) Granting authorization to the lessor of a person acting on the lessor's behalf to enter unlawfully upon the consumer's premises or to commit any breach of the peace in the repossession of goods;
- (4) Requiring the consumer to waive any defense, counterclaim or right of action against the lessor or a person acting on the lessor's behalf in collection of payment under the lease or in the repossession of goods; or
- (5) Requiring purchase of insurance from the lessor to cover the merchandise.

Effective: July 13, 1990

History: Created 1990 Ky. Acts ch. 196, sec. 4, effective July 13, 1990; and ch. 304, sec. 4, effective July 13, 1990.

Legislative Research Commission Note (7/13/90). This section was created by two separate 1990 Acts which are identical and have therefore been compiled together.