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Secured Transactions are contracts where a bank or other creditor holds rights to an item for security for funds owed. These often come in the form of mortgages, auto loans, boat loans, or business loans where the holding of stock rights is seen as a common market ploy. A guide to explain these types of transactions would benefit the consumer by explaining the whole process, the laws involved, and the benefits to both the customer and the creditor. People are more likely to maintain payments when they understand the full ramifications of default.

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