

STATE OF NEW YORK

5506

2025-2026 Regular Sessions

IN ASSEMBLY

February 14, 2025

Introduced by M. of A. DURSO -- read once and referred to the Committee on Transportation

AN ACT to amend the vehicle and traffic law, in relation to establishing a penalty for interfering with the repossession of certain vehicles

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 425 of the vehicle and traffic law, the section
2 heading and subdivision 2 as amended by chapter 183 of the laws of 1973
3 and subdivision 1 as amended by chapter 473 of the laws of 2018, is
4 amended to read as follows:

5 § 425. Repossession of motor vehicle or motorcycle; garageman's lien;
6 notice to police. 1. [~~Any person, firm or corporation, or agent, employ-~~
7 ~~ee or representative thereof, repossessing or retaking a motor vehicle~~
8 ~~or motorcycle pursuant to the provisions of article nine of the uniform~~
9 ~~commercial code, or other authority of law, or any contract or agree-~~
10 ~~ment.~~] For the purposes of this section:

11 (a) "Collateral" shall mean a motor vehicle or motorcycle being repos-
12 sessed pursuant to the provisions of article nine of the uniform commer-
13 cial code, or other authority of law.

14 (b) "Repossessor" shall mean any person, firm or corporation, or
15 agent, employee or representative thereof, repossessing or retaking
16 collateral pursuant to the provisions of article nine of the uniform
17 commercial code, or other authority of law, or any contract or agree-
18 ment.

19 (c) "Repossession is complete" shall mean:

20 (i) the reposessor gaining entry to the collateral;

21 (ii) the collateral becoming connected to the tow truck or the
22 reposessor's tow vehicle;

23 (iii) the reposessor moving the entire collateral present; or

24 (iv) the reposessor gaining control of the collateral.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

LBD05427-01-5

1 2. A reposessor shall, immediately following such repossession or
2 retaking, personally appear at a station house or other office of the
3 police department, or agency or officer performing like functions, in
4 the locality wherein such repossession or retaking occurred, give notice
5 to such department, agency or officer of such repossession or retaking
6 and thereafter and within twenty-four hours of the tenth day after such
7 repossession or retaking personally deliver or mail by first class mail
8 to the nearest motor vehicle office of the state or county acting as an
9 agent of the commissioner pursuant to section two hundred five of this
10 chapter~~[7]~~: (a) notice of such repossession or retaking in such form as
11 the commissioner may require; and (b) the number plates of such motor
12 vehicle or motorcycle. Notice of such repossession or retaking, includ-
13 ing the name and address of the ~~[person, firm or corporation reposse-~~
14 ~~ing or retaking the same]~~ reposessor, shall also be given within twenty-
15 four hours thereof to the owner of ~~[such motor vehicle or motorcycle]~~
16 the collateral, either personally or by registered or certified mail, or
17 by first class mail, with a certificate of mailing properly endorsed by
18 the postal service to be obtained, directed to such owner at ~~[his or~~
19 ~~her]~~ their last-known address. Unless the ~~[motor vehicle or motorcycle]~~
20 collateral can be repossessed or retaken without breach of the peace, it
21 shall be repossessed or retaken by legal process, but nothing herein
22 contained shall be construed to authorize a violation of the criminal
23 law.

24 ~~[2-]~~ 3. Any ~~[person, firm or corporation, or agent, employee or repre-~~
25 ~~sentative thereof]~~ reposessor holding ~~[a motor vehicle or motorcycle]~~
26 collateral under a lien for repairs or storage pursuant to any authority
27 of law, or any contract or agreement shall return any registration
28 plates for such ~~[vehicle]~~ collateral which are in ~~[his]~~ such
29 reposessor's possession to the registrant upon the registrant's
30 request, or if not so returned shall, within twenty-four hours after
31 such request, personally deliver or mail by special delivery first class
32 mail to the nearest motor vehicle office (a) notice of such holding in
33 such form as the commissioner may require and (b) the number plates of
34 such ~~[motor vehicle or motorcycle]~~ collateral.

35 4. No person shall interfere with the transport of collateral to a
36 storage facility, auction, or dealer by any reposessor once repos-
37 session is complete. A violation of this paragraph shall be punishable
38 by a fine not to exceed two hundred fifty dollars.

39 § 2. This act shall take effect on the one hundred eightieth day after
40 it shall have become a law.