

(2) The rights of the consumer borrower as to a resale, and his liability for a deficiency; and

(3) The exact location where the tangible personal property is stored and the address where any payment is to be made.

(f) For 15 days after the credit grantor gives the notice required by subsection (e) of this section, the credit grantor shall retain any repossessed property.

(g) During the period provided for in subsection (f) of this section, the consumer borrower may:

(1) Redeem and take possession of the property; and

(2) Resume the performance of the agreement.

(h) To redeem the property, the consumer borrower shall:

(1) Tender the amount due under the agreement at the time of redemption, without giving effect to any provision which allows acceleration of any installment otherwise payable after that time;

(2) Tender performance of any other promise for the breach of which the property was repossessed; and

(3) If the discretionary notice provided for in subsection (c) of this section was given, pay the actual and reasonable expenses of retaking and storing the property.

(i) [Subsection (h) of this section does not apply if the consumer borrower was guilty of fraudulent conduct, intentionally and wrongfully concealed, removed, damaged, or destroyed the property, or attempted to do so, and the property was repossessed because of that conduct, or if the property has been previously repossessed from the consumer borrower and redeemed by the consumer borrower.]

(1) NOTWITHSTANDING SUBSECTIONS (G) AND (H) OF THIS SECTION, THE CREDIT GRANTOR SHALL HAVE THE RIGHT TO REQUIRE THE CONSUMER BORROWER TO TENDER PAYMENT OF THE ENTIRE BALANCE DUE UNDER THE AGREEMENT IF:

(I) THE DATE OF THE DEFAULT IN THE PAYMENTS DUE UNDER THE AGREEMENT THAT LED TO THE PRESENT REPOSSESSION OCCURRED WITHIN 18 MONTHS AFTER THE LAST REPOSSESSION; OR

(II) THE CONSUMER BORROWER WAS GUILTY OF FRAUDULENT CONDUCT, INTENTIONALLY AND WRONGFULLY CONCEALED, REMOVED, DAMAGED, OR DESTROYED THE PROPERTY, OR ATTEMPTED TO DO SO, AND THE PROPERTY WAS REPOSSESSED BECAUSE OF THAT CONDUCT.