

**322.21 Remaining balance on trade vehicle.**

The extension of credit by a retail seller to a retail buyer, pursuant to a retail installment contract, of the amount actually paid or to be paid by the retail seller to discharge a purchase-money security interest, as provided in [section 554.9103](#), on a motor vehicle traded in by the retail buyer shall not subject the retail seller to the provisions of [chapter 536](#) or [536A](#).

[99 Acts, ch 13, §25](#); [2000 Acts, ch 1149, §167, 187](#)