

**554.9602 Waiver and variance of rights and duties.**

Except as otherwise provided in [section 554.9624](#), to the extent that they give rights to a debtor or obligor and impose duties on a secured party, the debtor or obligor may not waive or vary the rules stated in the following listed sections:

1. [section 554.9207, subsection 2](#), paragraph “d”, subparagraph (3), which deals with use and operation of the collateral by the secured party;
2. [section 554.9210](#), which deals with requests for an accounting and requests concerning a list of collateral and statement of account;
3. [section 554.9607, subsection 3](#), which deals with collection and enforcement as to collateral;
4. [section 554.9608, subsection 1](#), and [section 554.9615, subsection 3](#), to the extent that they deal with application or payment of noncash proceeds of collection, enforcement, or disposition;
5. [section 554.9608, subsection 1](#), and [section 554.9615, subsection 4](#), to the extent that they require accounting for or payment of surplus proceeds of collateral;
6. [section 554.9609](#) to the extent that it imposes upon a secured party that takes possession of collateral without judicial process the duty to do so without breach of the peace;
7. [section 554.9610, subsection 2](#), and [sections 554.9611, 554.9613, and 554.9614](#), which deal with disposition of collateral;
8. [section 554.9615, subsection 6](#), which deals with calculation of a deficiency or surplus when a disposition is made to the secured party, a person related to the secured party, or a secondary obligor;
9. [section 554.9616](#), which deals with explanation of the calculation of a surplus or deficiency;
10. [sections 554.9620, 554.9621, and 554.9622](#), which deal with acceptance of collateral in satisfaction of obligation;
11. [section 554.9623](#), which deals with redemption of collateral;
12. [section 554.9624](#), which deals with permissible waivers; and
13. [sections 554.9625 and 554.9626](#), which deal with the secured party’s liability for failure to comply with [this Article](#).

[2000 Acts, ch 1149, §100, 187; 2002 Acts, ch 1119, §92](#)

Referred to in [§554.9601, 554.9603](#)