

**654A.4 Applicability of chapter.**

1. [This chapter](#) applies to all creditors of a borrower described under [subsection 2](#) with a secured debt against the borrower of twenty thousand dollars or more.
2. [This chapter](#) applies to a borrower who is a natural person operating a farm or any corporation, trust, or limited partnership as defined in [section 9H.1](#).  
[86 Acts, ch 1214, §17; 89 Acts, ch 108, §2](#)