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§12-625.

(a) For 15 days after the holder gives the notice required by § 12-624(d) of this subtitle, the holder shall retain any repossessed goods in the county where the goods were sold to the buyer or were repossessed.

(b) During the period provided for in subsection (a) of this section, the buyer may:

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

(2) Resume the performance of the agreement.

(c) To redeem the goods, the buyer 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 goods were repossessed; and

(3) If the discretionary notice provided for in § 12-624(c) of this subtitle was given, pay the actual and reasonable expenses of retaking and storing the goods.

(d) This section does not apply if the goods were seized by a police department, bureau, or force and the goods were repossessed because of that seizure, in which event, the buyer shall have no right to redeem or take possession, even if the buyer tenders payment of the entire balance due under the agreement.

(e) Notwithstanding subsections (b) and (c) of this section:

(1) The holder shall have the right to require the buyer 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 buyer was guilty of fraudulent conduct, intentionally and wrongfully concealed, removed, damaged, or destroyed the goods, or attempted to do so, and the goods were repossessed because of that conduct.

(2) Under paragraph (1) of this subsection, the payment by the buyer of the entire balance due under the agreement shall:

- (i) Constitute redemption by the buyer; and
- (ii) Entitle the buyer to take possession of the goods.

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