



# Home Owner and Debtor Protection (Scotland) Act 2010

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## HOME OWNER AND DEBTOR PROTECTION (SCOTLAND) ACT 2010

### **PART 1**

#### RESIDENTIAL STANDARD SECURITIES ETC.: CREDITOR'S RIGHTS ON DEFAULT

- 1 Residential standard securities: restriction of creditor's remedies
- 2 Court applications by creditor for remedies on default
- 3 Court powers in action for possession of residential property
- 4 Pre-action requirements
- 5 Application to court by entitled residents
- 6 Recall of decree
- 7 Representation in repossession proceedings
- 8 Minor and consequential amendments

### **PART 2**

#### SEQUESTRATION AND TRUST DEEDS

- 9 Certificate for sequestration
- 10 Trust deeds
- 11 Power in relation to debtor's family home
- 12 Abolition of certain requirements to advertise in Edinburgh Gazette
- 13 Regulations under the 1985 Act

### **PART 3**

#### GENERAL

- 14 Crown application
- 15 Ancillary provision
- 16 Definitions
- 17 Short title and commencement

**Changes to legislation:**

There are currently no known outstanding effects for the Home Owner and Debtor Protection (Scotland) Act 2010.