

diate preservation of the public health and safety, and being passed by a yea and nay vote, supported by three-fifths of all of the members elected to each of the two Houses of the General Assembly, the same shall take effect from the date of its passage.

Approved April 28, 1941.

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CHAPTER 851.

(Senate Bill 51)

AN ACT to add 24 new sections to Article 83 of the Annotated Code of Maryland (1939 Edition), title "Sales and Notices", said new sections to be under a new sub-title "Retail Instalment Sales", to be known as Sections 111 to 134, inclusive, and to follow immediately after Section 110 of said Article, regulating certain instalment sales and instalment sale agreements.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That 24 new sections be and they are hereby added to Article 83 of the Annotated Code of Maryland (1939 Edition), title "Sales and Notices", said new sections to be under a new sub-title "Retail Instalment Sales", to be known as Sections 111 to 134, inclusive, and to follow immediately after Section 110 of said Article, and to read as follows:

RETAIL INSTALMENT SALES.

111. *Form and Delivery of Instalment Sale Agreements.*

(a) Every instalment sale agreement shall be evidenced by an instrument in writing containing all of the agreements of the parties. It shall be signed by all the parties before the seller delivers to the buyer any of the goods covered by the agreement.

(b) At or before the time the buyer signs the instrument, the seller shall deliver to him an exact copy of it. If that copy was not executed by the seller, then unless the seller within fifteen (15) days after the buyer has signed, delivers to him a copy of the instrument signed by the seller, the agreement and the instruments signed by the buyer shall be absolutely void without any action by the buyer, and the seller shall immediately refund to the buyer all payments and deposits theretofore made.

(c) Until the buyer signs an instalment sale agreement and receives a copy of it signed by the seller—