1904, art. 13, sec. 202. 1898, ch. 119.

202. Except as herein otherwise provided, where any one part of a bill drawn in a set is discharged by payment or otherwise, the whole bill is discharged.

CHAPTER XVII—Promissory Notes and Checks.

Ibid. sec. 203. 1898, ch. 119.

203. A negotiable promissory note within the meaning of this act is an unconditional promise in writing made by one person to another, signed by the maker engaging to pay on demand or at a fixed or determinable future time, a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

Ibid. sec. 204. 1898, ch. 119.

204. A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this act applicable to a bill of exchange payable on demand apply to a check.

Ibid. sec. 205. 1898, ch. 119.

205. A check must be presented for payment within a reasonable time after its issue or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

Ibid. sec. 206. 1898, ch. 119.

206. Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance.

See art. 11, sec. 66.

Ibid. sec. 207. 1898, ch. 119.

207. Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon.

Where there is a dispute between a debtor and creditor as to the amount due, and the former sends the latter a check for less than the creditor claims to be due, stating that it is in full settlement, and not to be used unless it is so accepted, the action of the creditor in having such check certified, amounts to a "using" of the check and an acceptance thereof in full settlement. Effect of the certification of a check. Scheffenacker *v.* Hoopes. 113 Md. 117.

Ibid. sec. 208. 1898, ch. 119.

208. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check.