

or providing for the renewal or continuance of any such loan, made in violation of this section, shall be absolutely null and void. And no person or persons in this State shall assume to deal or act as a corporation, or in any corporate name or in any other than in his, her or their own proper name or names, in any of the matters or things prohibited by this section under a penalty of not less than fifty dollars for every offense, to be recovered by indictment in any court having criminal jurisdiction in the city or county where any such offense may have been committed; and every security taken by any such person or persons in any such name of a corporation, or in any other than his, her or their own proper name or names, shall be absolutely null and void; provided, this section shall not apply to homestead and building and loan associations incorporated under the laws of this State.

This section has no application to a sixty-day note for \$1100 secured by an assignment of open accounts. Only the interest in excess of 6 per cent. is forfeited, where there is a usurious transaction. See notes to art. 49, sec. 4. *Brown v. Real Est. Investment Co.*, 134 Md. 495.

This section has no application to mortgages covering both leasehold and personal property, particularly when the amount of the latter is not shown and may be of comparatively little value as compared with the leasehold property. *Chipman v. Farmers & Merchants Bk.*, 121 Md. 354.

This section is applicable only to loans upon chattels, and not to mortgages of real or leasehold property. Purpose and intent of this section. *Commercial Assn. v. Mackenzie*, 85 Md. 136.

As to building associations and their charges, see sec. 161, *et seq.*

See art. 49, sec. 7; also art. 21, sec. 44, *et seq.*, and art. 58A.

Companies for the Erection of Bridges.

An. Code, sec. 125. 1904, sec. 113. 1888, sec. 86. 1868, ch. 471, sec. 118.

153. If any corporation formed under the provisions of this article shall desire to erect any bridge over any river, creek or stream of water in this State, or between this and another State, the said corporation shall first obtain the consent, in writing, of the county commissioners of the county in which said bridge may be proposed to be located; or if said bridge be proposed to be erected over a stream dividing two counties, then such corporation shall obtain the consent, in writing, of the county commissioners of both of said counties; and the resolution of the said county commissioners giving said consent shall be recorded amongst the proceedings of said commissioners, and also in the journal or book of proceedings of said corporation.

See art. 25, sec. 21, *et seq.*

An. Code, sec. 126. 1904, sec. 114. 1888, sec. 87. 1868, ch. 471, sec. 119.

154. The corporation may agree with the owners for the lands necessary for the abutments of the bridge, and for roads and ways thereto, and for earth or stone required in the construction of said bridge and of said ways; and the rights acquired by agreement shall be conveyed by deed, duly acknowledged and recorded. In case of failure to agree, or of disability of the owners to contract, or of their absence from the State, the corporation may obtain the lands, earth and stone by condemnation.

As to condemnation by other corporations, see secs. 184, 203, 295, 337, 321, 330 and 331, *et seq.* See also art. 33A.