

(90%) of all payments made by the buyer under the agreement, including any down-payment.

(b) Where, however, under an instalment sale agreement, a down-payment is made at the time of its execution and the buyer thereby becomes entitled to delivery of the goods before making further payments, then, if the buyer refuses to accept delivery of the goods in accordance with the agreement, all or part of the down-payment may be forfeited to the extent provided in the agreement.

117. *Refund of Recording and Filing Fees.* If the holder does not actually pay out to a public official the sums charged the buyer for filing and recording instruments, the buyer shall receive credit for the full amount charged him for this purpose, or for any balance thereof not so applied, which amount shall be credited against the last instalment or, if greater than such instalment, against the last instalments payable by him.

118. *Payments; Receipts.* (a) When any payment is made on account of any instalment agreement, the person receiving such payment shall, upon request or without request if the payment is made in cash, give the buyer a complete written receipt therefor. If the buyer specifies that the payment is made on one of several obligations the receipt shall so state; but this provision does not affect the provisions of Section 119(b).

(b) Unless written notice has been given to the buyer of actual or intended assignment of an instalment agreement, the buyer may pay or tender any amount due thereunder or give any notice required or permitted by the agreement or this sub-title, to the last known holder of such agreement and such payment, tender or notice shall be binding upon any subsequent holder or assignee, as fully as if made to him.

119. *Add-on Contracts.* (a) Whenever an instalment sale agreement by its terms permits the inclusion of additional goods purchased after the original agreement, and such goods are so purchased and the amount due on the new purchase is combined with an unpaid balance on any prior purchase as to permit the seller to retain title to all goods under the combined agreement, the seller shall, at the time of the additional purchase, deliver to the buyer and attach to the original agreement

(1) a statement containing all the information with respect to the additional purchase required by Section 112 to be included in an instalment sale agreement, and