

to pay a sum certain in money and no other promise, order, obligation or power given by the maker or drawer except as authorized by this [subtitle] TITLE; and

(c) Be payable on demand or at a definite time; and

(d) Be payable to order or to bearer.

(2) A writing which complies with the requirements of this section is

(a) A "draft" ("bill of exchange") if it is an order;

(b) A "check" if it is a draft drawn on a bank and payable on demand;

(c) A "certificate of deposit" if it is an acknowledgment by a bank of receipt of money with an engagement to repay it;

(d) A "note" if it is a promise other than a certificate of deposit.

(3) As used in other [subtitles] TITLES of this article, and as the context may require, the terms "draft," "check," "certificate of deposit" and "note" may refer to instruments which are not negotiable within this [subtitle] TITLE as well as to instruments which are so negotiable.

3-105. When promise or order unconditional.

(1) A promise or order otherwise unconditional is not made conditional by the fact that the instrument

(a) Is subject to implied or constructive conditions; or

(b) States its consideration, whether performed or promised, or the transaction which gave rise to the instrument, or that the promise or order is made or the instrument matures in accordance with or "as per" such transaction; or

(c) Refers to or states that it arises out of a separate agreement or refers to a separate agreement for rights as to prepayment or acceleration; or

(d) States that it is drawn under a letter of credit; or

(e) States that it is secured, whether by