

(B) EXCEPTION.

A HOLDER MAY CHARGE THE BUYER THE FOLLOWING CHARGES OR FEES:

(1) SUBJECT TO THE PROVISIONS OF §12-630, THE TIME BALANCE OF AN INSTALLMENT SALE AGREEMENT;

(2) IF ALLOWED BY A COURT AS COSTS, THE OFFICIAL FEES PAID TO A PUBLIC OFFICIAL IN CONNECTION WITH A PROCEEDING TO:

(i) RECOVER POSSESSION OF THE GOODS;

(ii) ENFORCE ANY OBLIGATION OF THE BUYER OR HIS SURETY; OR

(iii) REALIZE ON ANY SECURITY INTEREST OR COLLATERAL SECURITY;

(3) IF NO CHARGE WAS MADE IN THE AGREEMENT ON ACCOUNT OF THE INSURANCE FOR THE PERIOD COVERED, THE PREMIUMS FOR INSURANCE AS PROVIDED BY §12-613;

(4) THE AMOUNT PAID FOR COPIES OF AGREEMENTS AND STATEMENTS OF ACCOUNTS PURSUANT TO §12-621; AND

(5) CHARGES PERMITTED BY:

(i) §§ 12-623 AND 12-626 FOR DELINQUENCIES AND REPOSSESSION EXPENSES; AND

(ii) LAW FOR EXTENSIONS AND REFUNDS.

REVISOR'S NOTE: This section presently appears as Art. 83, §133.

Present references to a "seller" and a "sales finance company" are deleted as unnecessary in light of the definition of "holder" in §12-601; and the word "guarantor" is deleted as unnecessary in light of the definition of "surety" in §12-601.

In subsection (b) (2) of this section, the word "actually," as it presently modifies "paid," is deleted as unnecessary.

The only other changes are in style.

12-615. REFUND OF DEPOSIT.

(A) BUYER'S RIGHT TO CANCEL; REFUND.