

(a) The holder has demanded of, and received from, the maker or drawer:

(i) Collection costs in excess of the collection fee provided under subsection (2)(b) of this section; or

(ii) Collection costs within 30 days after the mailing of the notice of dishonor, under subsection (3) of this section; or

(b) The dishonored check or other instrument provides for the payment of collection costs in the event of dishonor.

(5) (A) It shall be a complete defense to any action ~~taken~~ BROUGHT ~~by the holder~~ UNDER THIS SECTION BY ANY HOLDER of a dishonored check or other instrument ~~under this section~~ that:

~~(a) The dishonor of the check or other instrument was due to a justifiable stop payment order or to the attachment of the account; or~~

~~(b) Within, WITHIN 30 days from the mailing of the notice of dishonor, the maker or drawer has paid to the holder the full amount of the check or other instrument and collection costs of not more than \$25.~~

(B) IT SHALL BE A COMPLETE DEFENSE TO ANY ACTION TAKEN BROUGHT UNDER THIS SECTION BY A HOLDER TO WHOM A DISHONORED CHECK OR OTHER INSTRUMENT WAS ISSUED THAT THE DISHONOR OF THE CHECK OR OTHER INSTRUMENT WAS DUE TO A JUSTIFIABLE STOP PAYMENT ORDER OR TO THE ATTACHMENT OF THE ACCOUNT.

(C) IN ANY ACTION BROUGHT UNDER THIS SECTION BY A HOLDER OR HOLDER IN DUE COURSE TO WHOM A DISHONORED CHECK OR OTHER INSTRUMENT WAS NEGOTIATED, THE ACTION IS SUBJECT TO ALL VALID DEFENSES THAT MAY BE RAISED BY THE MAKER OR DRAWER AGAINST THE HOLDER OR HOLDER IN DUE COURSE UNDER THIS TITLE.

3-513.

(1) A notice of dishonor sent by a holder to a maker or drawer under § 3-512 of this subtitle shall substantially comply with the following form: