

(II) COLLECTION COSTS WITHIN 30 DAYS AFTER THE MAILING OF THE NOTICE OF DISHONOR, UNDER SUBSECTION (C) OF THIS SECTION; OR

(2) THE DISHONORED CHECK OR OTHER INSTRUMENT PROVIDES FOR THE PAYMENT OF COLLECTION COSTS IN THE EVENT OF DISHONOR.

(E) (1) IT SHALL BE A COMPLETE DEFENSE TO ANY ACTION BROUGHT UNDER THIS SECTION BY ANY HOLDER OF A DISHONORED CHECK OR OTHER INSTRUMENT THAT, 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.

(2) IT SHALL BE A COMPLETE DEFENSE TO ANY ACTION BOUGHT 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.

(3) 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 TITLE 3 OF THIS ARTICLE.

15-803.

(A) A NOTICE OF DISHONOR SENT BY A HOLDER TO A MAKER OR DRAWER UNDER § 15-802 OF THIS SUBTITLE SHALL SUBSTANTIALLY COMPLY WITH THE FOLLOWING FORM:

"NOTICE OF DISHONORED CHECK

DATE _____
NAME OF ISSUER _____
STREET ADDRESS _____
CITY AND STATE _____

YOU ARE ACCORDING TO LAW HEREBY NOTIFIED THAT A CHECK OR INSTRUMENT NUMBERED _____ AND DATED _____, DRAWN ON THE _____ BANK OF _____ IN THE AMOUNT OF _____ HAS BEEN RETURNED UNPAID WITH THE NOTATION THE PAYMENT HAS BEEN REFUSED BECAUSE OF _____

WITHIN 30 DAYS FROM THE MAILING OF THIS NOTICE, YOU MUST PAY OR TENDER TO _____

(HOLDER)

SUFFICIENT MONEY TO PAY SUCH CHECK OR INSTRUMENT IN FULL AND A COLLECTION FEE OF \$ _____ (NOT MORE THAN \$25). IF PAYMENT OF THE ABOVE AMOUNTS IS NOT MADE WITHIN 30 DAYS OF THE MAILING OF THIS NOTICE OF DISHONOR, YOU MAY BE LIABLE UNDER § 15-802 OF THE COMMERCIAL LAW ARTICLE,