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2009-2010 Regular Sessions

IN ASSEMBLY

February 13, 2009

Introduced by M. of A. McKEVITT, ERRIGO, McDONOUGH, ALFANO, BARRA -- read once and referred to the Committee on Judiciary

AN ACT to amend the general obligations law, in relation to written demands for payment

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Subdivision 8 of section 11-104 of the general obligations law, as added by chapter 921 of the laws of 1985, is amended to read as follows:

8. The written demands for payment required by subdivision seven of this section, shall be in the following form and shall be printed in at least ten point type in [both] EITHER the English [and] OR Spanish [languages] LANGUAGE, WHICHEVER IS DETERMINED, UPON AFFIDAVIT, TO BE THE PRIMARY LANGUAGE SPOKEN BY THE DRAWER:

9 DEMAND FOR PAYMENT OF DISHONORED CHECK

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2 3

10 DATE: 1ST NOTICE 2ND AND FINAL NOTICE 11 12 TO: WARNING: YOU MAY BE 13 NAME OF DRAWER SUED 30 DAYS AFTER 14 THE DATE OF THIS NOTICE IF YOU DO 15 16 NOT MAKE PAYMENT 17 LAST KNOWN RESIDENCE ADDRESS 18 OR PLACE OF BUSINESS 19 YOUR CHECK IN THE AMOUNT OF \$\_\_\_\_\_ DATED 20 PAYABLE TO THE ORDER OF HAS BEEN DISHONORED BY THE BANK UPON WHICH IT WAS DRAWN, BECAUSE: 21 22 YOU HAD NO ACCOUNT WITH THAT BANK. 23 \_YOU HAD INSUFFICIENT FUNDS ON DEPOSIT WITH THAT BANK. 24 IF YOU DO NOT MAKE PAYMENT, YOU MAY BE SUED UNDER SECTION 11-104 OF 25 THE GENERAL OBLIGATIONS LAW TO RECOVER PAYMENT. IF A JUDGMENT IS EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets [] is old law to be omitted.

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RENDERED AGAINST YOU IN COURT, IT MAY INCLUDE NOT ONLY THE ORIGINAL FACE 1 AMOUNT OF THE CHECK, BUT ALSO ADDITIONAL LIQUIDATED DAMAGES, AS FOLLOWS: 2 3 -- IF YOU HAD NO ACCOUNT WITH THE BANK UPON WHICH THE CHECK WAS DRAWN, 4 AN ADDITIONAL SUM WHICH MAY BE EQUIVALENT TO TWICE THE FACE AMOUNT OF 5 THE CHECK OR SEVEN HUNDRED FIFTY DOLLARS, WHICHEVER IS LESS; OR -- IF YOU HAD INSUFFICIENT FUNDS ON DEPOSIT WITH THE BANK UPON WHICH 6 THE CHECK WAS DRAWN, AN ADDITIONAL SUM WHICH MAY BE EQUIVALENT TO TWICE 7 8 THE FACE AMOUNT OF THE CHECK OR FOUR HUNDRED DOLLARS, WHICHEVER IS LESS. 9 PLEASE MAKE PAYMENT IN THE AMOUNT OF \_\_\_\_\_TO: 10 11 NAME OF PAYEE 12 13 14 15 ADDRESS TO WHICH PAYMENT 16 SHOULD BE DELIVERED

17 IF YOU DISPUTE ANY OF THE FACTS LISTED ABOVE, CONTACT THE PAYEE IMME-18 DIATELY.

19 S 2. This act shall take effect immediately.