§ 3201. Confession of judgment before default on certain installment contracts invalid. Notwithstanding the provisions of section thirty-two hundred eighteen, no judgment by confession shall be entered on any affidavit which was executed prior to the time a default in the payment of an installment occurs in connection with the purchase for fifteen hundred dollars or less of any commodities for any use other than a commercial or business use upon any plan of deferred payments whereby the price or cost is payable in two or more installments. Any judgment entered in violation of this section is void and unenforceable.