§ 5-524. Taking security upon certain property for usurious loans. A person who takes security, upon any household furniture, sewing machines, plate or silverware in actual use, tools or implements of trade, wearing apparel or jewelry, for a loan or forbearance of money, or for the use or sale of his personal credit, conditioned upon the payment of a greater rate than the rate prescribed by the superintendent of financial services pursuant to section fourteen-a of the banking law, or, if no rate has been so prescribed, six per centum per annum, or who as security for such loan, use or sale of personal credit as aforesaid, makes a pretended purchase of such property from any person, upon the like condition, and permits the pledgor to retain the possession thereof is guilty of a misdemeanor.