

OWED OR DUE, TO A SELLER, LENDER, HOLDER, OR CREDITOR, ARISING FROM TRANSACTIONS INVOLVING A PERSON MARYLAND RESIDENT SEEKING OR ACQUIRING REAL OR PERSONAL PROPERTY, SERVICES, MONEY, OR CREDIT FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES.

(1) "COLLECTION AGENCY" INCLUDES ANY PERSON WHO GIVES AWAY, SELLS, OR ATTEMPTS TO GIVE AWAY OR SELL TO OTHERS, ANY SYSTEM OR SERIES OF LETTERS OR FORMS USED IN THE COLLECTION OF CLAIMS WHICH ASSERT OR INDICATE, DIRECTLY OR INDIRECTLY THAT THE CLAIM IS BEING ASSERTED OR COLLECTED BY ANY PERSON OTHER THAN THE CREDITOR OR OWNER OF THE CLAIM.

(2) "COLLECTION AGENCY" DOES NOT INCLUDE ANY:

(I) REGULAR EMPLOYEE OF A CREDITOR ACTING UNDER THE GENERAL DIRECTION AND CONTROL OF THAT CREDITOR IN THE COLLECTION OF A CLAIM OWNED BY THAT CREDITOR;

(II) REGULAR EMPLOYEE OF A COLLECTION AGENCY LICENSED UNDER THIS SUBTITLE;

(III) BANK, TRUST, COMPANY, SAVINGS AND LOAN ASSOCIATION, OR BUILDING AND LOAN ASSOCIATION OR MORTGAGE BROKER BANKER;

(IV) ABSTRACT COMPANY DOING AN ESCROW BUSINESS;

(V) ATTORNEY AT LAW; OR

(VI) ANY PERSON ACTING UNDER THE ORDER OF ANY COURT OF COMPETENT JURISDICTION.

(C) "PERSON" MEANS ANY INDIVIDUAL, CORPORATION, BUSINESS TRUST, ESTATE, TRUST, PARTNERSHIP, ASSOCIATION, TWO OR MORE PERSONS HAVING A JOINT OR COMMON INTEREST, OR ANY OTHER LEGAL OR COMMERCIAL ENTITY.

(D) "COMMISSIONER" MEANS THE COMMISSIONER OF CONSUMER CREDIT.

(E) "BOARD" MEANS THE COLLECTION AGENCY LICENSING BOARD OF THE OFFICE OF THE COMMISSIONER OF CONSUMER CREDIT.

324. LICENSE REQUIRED.

A PERSON MAY NOT ENGAGE IN THE BUSINESS OF A COLLECTION AGENCY IN THIS STATE WITHOUT AN ANNUAL LICENSE AS PROVIDED FOR IN THE SUBTITLE.

325. COLLECTION AGENCY LICENSING BOARD.

(A) THERE IS A COLLECTION AGENCY LICENSING BOARD