

(2) PERMITTING PREPAYMENT OR REFINANCING OF THE LOAN IN WHOLE OR IN PART;

(3) CHARGING AND COLLECTING ANY CHARGES IN CONNECTION WITH THE MATTERS REFERRED TO IN PARAGRAPHS (1) AND (2) OF THIS SECTION; OR

(4) CHARGING AND COLLECTING LATE OR DELINQUENCY CHARGES, ATTORNEY'S FEES, OR COLLECTION CHARGES.

12-1013.

THE PROVISIONS OF ANY OTHER LAW OF THIS STATE LIMITING THE RATE OR AMOUNT OF INTEREST, DISCOUNT, POINTS, FINANCE CHARGES, SERVICE CHARGES, FINES, FEES, COMMISSIONS, COSTS, EXPENSES, OR OTHER CHARGES WHICH MAY BE CHARGED, TAKEN, COLLECTED, RECEIVED, OR RESERVED SHALL NOT APPLY TO EXTENSIONS OF CREDIT MADE IN ACCORDANCE WITH THIS SUBTITLE.

12-1014.

(A) NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS TITLE, A BANK CREDIT GRANTOR MAY AT ITS OPTION ELECT TO MAKE A LOAN TO ANY BORROWER EITHER PURSUANT TO THIS SUBTITLE OR AS OTHERWISE PERMITTED BY APPLICABLE LAW.

(B) IF ANY PROVISION OF THIS SUBTITLE IS HELD INVALID, SUCH INVALIDITY SHALL NOT AFFECT ANY OTHER PROVISIONS OF THIS SUBTITLE WHICH CAN BE GIVEN EFFECT WITHOUT THE INVALID PROVISION.

(C) NOTWITHSTANDING ANY PROVISIONS OF THIS TITLE, A LOAN UNDER THIS SUBTITLE IS SUBJECT ONLY TO THE DISCLOSURE REQUIREMENTS OF THIS SUBTITLE, AND, TO THE EXTENT APPLICABLE, OF THE FEDERAL TRUTH IN LENDING ACT AND REGULATIONS PROMULGATED THEREUNDER.

~~12-1015.~~

~~A---CREDIT---GRANTOR---SHALL---BE---SUBJECT---TO---ALL---APPLICABLE
LICENSING,---INVESTIGATORY,---AND---ENFORCEMENT---PROVISIONS---OF---THE
FINANCIAL---INSTITUTIONS---AND---COMMERCIAL-LAW-ARTICLES-OF-THIS-CODE
IF-THE-CREDIT-GRANTOR-WHO-MAKES-A---LOAN---OR---OTHER---EXTENSION---OF
CREDIT-UNDER-THIS-SUBTITLE-IS-ALSO:~~

~~(1)---A---PERSON---MAKING-AN-INSTALLMENT-LOAN-UNDER-TITLE
11,---SUBTITLE-3-OF-THE-FINANCIAL-INSTITUTIONS-ARTICLE-OTHER-THAN-A
FINANCIAL-INSTITUTION-OR-SELLER-AS-DEFINED-IN-TITLE-12,---SUBTITLE
5-OF-THE-COMMERCIAL-LAW-ARTICLE-AND-OTHER-THAN-A-HOLDER-OR-SELLER
AS-DEFINED-IN-TITLE-12,---SUBTITLE-6-OF-THE-COMMERCIAL-LAW-ARTICLE;~~

~~(2)---A---PERSON---MAKING-A-SECONDARY-MORTGAGE-LOAN-UNDER
TITLE-12,---SUBTITLE-3-OF-THE-FINANCIAL-INSTITUTIONS-ARTICLE;---OR~~