- (d) "Sale" includes any:
 - (1) Sale of or offer or attempt to sell-merchandise for each or credit; or
- (2) Service or offer for service which relates to any person, building, or equipment.
 - (e) "Service" means any:
 - (1) Building repair or improvement service;
 - (2) Subprofessional service;
- (3) Repair of a motor vehicle, home appliance, or other similar commodity; and
- (4) Repair, installation, or other servicing of any plumbing, heating, electrical, or mechanical device.
- (F) "TIME SHARE" HAS THE MEANING STATED IN § 11A 101 OF THE REAL PROPERTY ARTICLE.

14 1302.

- (a) (1) In this section the following words have the meanings indicated.
- (2) "Person" means an individual, corporation, or any other business organization.
- (3) "Consumer" means a natural person who seeks or acquires goods or services for personal, family, or household use.
- (4) "Creditor" means a person who, in the ordinary course of business, lends purchase money or finances the sale of goods or services to consumers on a deferred payment basis if that person is not acting, for the purposes of a particular transaction, in the capacity of a credit card issuer.
- (5) "Purchase money loan" means a cash advance which is received by a consumer in return for a "finance charge" within the meaning of the Truth in Lending Act and Regulation Z, which is applied, in whole or substantial part, to a purchase of goods or services from a seller who (i) refers consumers to the creditor or (ii) is affiliated with the creditor by common control, contract, or business arrangement.
- (6) "Financing a sale" means extending credit to a consumer in connection with a "credit sale" within the meaning of the Truth in Lending Act and Regulation-Z.
- (7) "Contract" means any oral or written agreement, formal or informal, between a creditor and a seller, which contemplates or provides for cooperative or concerted activity in connection with the sale of goods or services to consumers or the financing thereof.
- (8) "Business arrangement" means any understanding, procedure, course of dealing, or arrangement, formal or informal, between a creditor and a seller, in