

note, promise to pay, or instrument of security that does not disclose the PRINCIPAL amount of the loan, a schedule of payments or a description thereof, and the agreed amount or rate of interest, charges, and fees, nor any instrument in which blanks are left to be filled in after execution.

199.

If any licensee shall loan or contract for the loan of an amount in excess of [fifteen hundred dollars (\$1,500)] [[\$5,000]] \$3,500 to any one borrower, whether as a part of one transaction or as the aggregate of more than one transaction, he shall not be permitted to charge, contract for, or receive, either directly or indirectly, upon any such loan or aggregate of such loans, or upon any part thereof, interest, charges or fees, in excess of that which he would be permitted by law to charge if he were not licensed hereunder. The foregoing prohibition shall also apply to any licensee who permits any person, as borrower or as endorser, guarantor, or surety for any borrower, or otherwise, or any husband and wife jointly or severally, to owe directly or contingently or both, to the licensee at any time the sum of more than [fifteen hundred dollars (\$1,500).] [[\$5,000]] \$3,500.

200.

For the purposes of preventing evasion of this subtitle by the device of wage purchases or assignments, the payment of [fifteen hundred dollars (\$1,500)] [[\$5,000]] \$3,500 or less in money, credit, goods, or things in action, as consideration for any sale or assignment of, or order for, the payment of wages, salary, commissions, or other compensation for services, whether earned or to be earned, shall for the purpose of regulation under this subtitle be deemed a loan of money secured by [such] THE sale, assignment, or order. The amount by which [such] compensation so sold, assigned, or ordered paid exceeds the amount of [such] consideration actually paid shall for the purpose of regulation under this subtitle be deemed interest or charges upon [such] THE loan from the date of [such] payment to the date [such] compensation is payable. [Such] THE transaction shall be governed by and subject to the provisions of this subtitle.

201.

Any profit or advantage of any kind whatsoever that any person may contract for, collect, receive or [[in anywise]] obtain by any collateral sale, purchase, or agreement, in connection with the negotiating, arranging,