provisions of §12-108, and as inconsistent with §12-107. In this regard, see B.F. Saul Co. v. West End Park, 250 Md. 707, 716 (1968).

The phrase "but not limited to" is deleted as unnecessary since use of the word "including" is not intended in any sense to be exclusionary or limiting; the maxim of expression unius est exclusio alterius and doctrines of similar implication are not intended, therefore, to be made applicable by reason of deletion.

The only other changes are in style.

Notwithstanding the reference to "time-price differentials" the Attorney General has opined that this subtitle does not apply to true credit, or "time," sales. 55 Op. Att'y Gen. 17 (1970); see, also Falcone v. Palmer Ford, 242 Md. 487 (1965) and Rothman v. Silver, 245 Md. 292 (1967). This does not mean, however, that a transaction simply described as a "time sale" is exempt from the subtitle if, in reality, it is a disguised loan designed to circumvent the State usury laws. 55 Op. Att'y Gen. 17 (1970). Credit sales are regulated, inter alia, by the Retail Credit Accounts Law (Subtitle 5 of this title), the Retail Installment Sales Act (Subtitle 6 of this title), and the provisions of Real Property, Title 10, Subtitle 1 relating to land installment contracts.

(F) LENDER.

"LENDER" MEANS A PERSON WHO MAKES A LOAN UNDER THIS SUBTITLE.

REVISOR'S NOTE: This subsection is new language added to indicate that, in this subtitle, the term "lender" relates only to a person who lends money under the provisions of this subtitle and not, for example, under any other credit law.

(G) PERSON.

"PERSON" INCLUDES AN 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.

REVISOR'S NOTE: This subsection is new language