

Art. 49, §9.

The only changes are in style.

12-113. DISCRIMINATION PROHIBITED.

(A) PROHIBITION.

EXCEPT AS PROVIDED IN SUBSECTION (B) OF THIS SECTION, A LENDER MAY NOT REFUSE TO LEND MONEY TO ANY PERSON SOLELY BECAUSE OF:

(1) GEOGRAPHIC AREA OR NEIGHBORHOOD; OR

(2) RACE, CREED, COLOR, AGE, SEX, MARITAL STATUS, HANDICAP, OR NATIONAL ORIGIN.

(B) EXCEPTIONS.

A LENDER MAY REFUSE TO MAKE A LOAN:

(1) ON PROPERTY OUTSIDE A GEOGRAPHIC AREA OF THE STATE IN WHICH THE LENDER NORMALLY DOES BUSINESS;

(2) TO BE USED IN A TYPE OF BUSINESS OR ACTIVITY OTHER THAN A TYPE IN CONNECTION WITH WHICH THE LENDER NORMALLY MAKES LOANS; OR

(3) BECAUSE OF A GREATER THAN NORMAL RISK, INCLUDING ONE DUE TO:

(i) THE PRESENCE OF AN AIRPORT;

(ii) AN UNUSUAL DRAINAGE CONDITION; OR

(iii) ANY OTHER SITUATION WHICH CAUSES A GREATER THAN NORMAL RISK OF LOSS IN A PARTICULAR AREA.

REVISOR'S NOTE: This section is new language derived without substantive change from Art. 49, §13(c). Since its provisions are independent of those in present §13(a) and (b) - now contained in §§ 12-103(b) and 12-109 - it is set out here as a separate section.

In subsection (a)(2) of this section, for purposes of clarity, the word "handicap" is substituted for "handicapped...origin."

In subsection (b)(1) of this section, for purposes of conformity, the words "geographic area" are substituted for "portion of."

In subsection (b)(3) of this section, the