(B) "COMMISSIONER" MEANS:

(1) THE COMMISSIONER OF CONSUMER CREDIT AS TO ANY PERSON LICENSED IN ANY CAPACITY BY THE COMMISSIONER OF CONSUMER CREDIT; AND

(2) THE BANK COMMISSIONER AS TO ANY OTHER PERSON.

~~(b)~~ (C) "License" means a license issued by the [Bank] Commissioner ~~OF CONSUMER CREDIT~~ under this subtitle to make secondary mortgage loans.

[(c)] (D) "Lien on real property" includes:

(1) A confessed judgment note or consent judgment required by a person who ordinarily requires such an instrument for the purpose of acquiring a lien on property described in subsection (f) of this section; and

(2) A sale and leaseback required by a person for that purpose.

[(d)] (E) "Maryland Secondary Mortgage Loan Law" means this subtitle and Title 12, Subtitle 4 of the Commercial Law Article.

[(e)] (F) "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.

[(f)] (G) (1) "Secondary mortgage loan" means a loan or deferred purchase price secured in whole or in part by a mortgage, security agreement, or other lien on real property that is located in this State, which property:

(i) Is subject to the lien of one or more prior encumbrances, except a ground rent or other leasehold interest; and

(ii) Has a dwelling on it that is designed principally as a residence with accommodations for not more than four families.

(2) "Secondary mortgage loan" does not include:

(i) A loan to any corporation unless the lender required the borrower to incorporate as a condition for obtaining the loan; or

(ii) A commercial loan of more than $5,000, as defined in § 12-101(c) of the Commercial Law Article.

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