

CREDIT--GRANTOR--OR--ITS--AGENTS--IN--CONNECTION--WITH--THE--PLAN--  
INCLUDING--WITHOUT--LIMITATION--

(i)--COMMITMENT-FEES;

(ii)--OFFICIAL-FEES-AND-TAXES;

(iii)--PREMIUMS--AND--OTHER--CHARGES---FOR---ANY  
GUARANTEE-OR-INSURANCE-PROTECTING-THE-BANK-CREDIT-GRANTOR-AGAINST  
THE-BORROWER'S-DEFAULT-OR-OTHER-CREDIT-LOSS;

(iv)--COSTS--INCURRED--BY--REASON--OF--EXAMINATION--OF  
TITLE--INSPECTION--APPRAISAL--RECORDING--OR--OTHER--FORMAL--ACTS  
NECESSARY--OR--APPROPRIATE--TO--THE--SECURITY--FOR--THE--PLAN;

(v)--FILING-FEES;

(vi)--ATTORNEY'S-FEES;

(vii)--TRAVEL-EXPENSES--AND

(viii)--MERCHANT-AND--EXCHANGE--FEES--ON--CREDIT  
CARD-PLANS-

(b)--IF--THE--PLAN--IS--ESTABLISHED--FOR--A--CONSUMER--BORROWER--NO  
FEE--MAY--BE--CHARGED--AND--COLLECTED--UNLESS--THE--AGREEMENT--CONCERNING  
THE--PLAN--PERMITS--THE--FEE--TO--BE--CHARGED-

(c)--FOR--PURPOSES--OF--THIS--SUBTITLE--THE--ADDITIONAL--CHARGES  
LISTED--IN--SUBSECTION--(A)--OF--THIS--SECTION--ARE--NOT--INTEREST--OR  
FINANCE--CHARGES--WITH--RESPECT--TO--THE--PLAN-

12-905.

(A) WITH RESPECT TO AN UNSECURED OPEN-END CREDIT PLAN, FEES  
OR CHARGES MAY NOT BE IMPOSED ON A CONSUMER BORROWER IN ADDITION  
TO INTEREST OR FINANCE CHARGES AS PERMITTED BY THIS SUBTITLE,  
EXCEPT AS FOLLOWS:

(1) IF THE PLAN IS OFFERED BY A SELLER OF GOODS OR  
SERVICES, OR BOTH, AND MAY BE USED ONLY FOR THE PURCHASE OR LEASE  
OF THE SELLER'S GOODS AND SERVICES, THE SELLER MAY CHARGE ONE OF  
THE FOLLOWING FEES:

(I) AN ANNUAL CHARGE IN ANY AMOUNT THE  
AGREEMENT PROVIDES FOR THE PRIVILEGES MADE AVAILABLE TO THE  
CONSUMER BORROWER UNDER THE PLAN;

(II) A TRANSACTION CHARGE OR CHARGES IN SUCH  
AMOUNT OR AMOUNTS AS THE AGREEMENT MAY PROVIDE FOR EACH SEPARATE  
PURCHASE UNDER THE PLAN; OR

(III) A MINIMUM CHARGE FOR EACH SCHEDULED  
BILLING PERIOD UNDER THE PLAN DURING ANY PORTION OF WHICH THERE  
IS AN OUTSTANDING UNPAID INDEBTEDNESS UNDER THE PLAN.