(III) EXAMINATION OF TITLE, APPRAISAL, OR OTHER COSTS NECESSARY OR APPROPRIATE TO THE SECURITY OF THE LOAN; AND

(IV) PREMIUMS FOR ANY INSURANCE COVERAGE PERMITTED UNDER THIS SUBTITLE.

(D) FOR PURPOSES OF THIS SUBTITLE, FEES AND CHARGES PERMITTED UNDER THIS SECTION ARE NOT INTEREST WITH RESPECT TO A LOAN.

12-1006.

A ~~BANK~~ CREDIT GRANTOR MAY AT ANY TIME PERMIT A BORROWER TO DEFER SCHEDULED PAYMENTS OF A LOAN AND MAY, IN CONNECTION WITH THE DEFERRAL AND BY AGREEMENT OF THE ~~BANK~~ CREDIT GRANTOR AND BORROWER:

(1) CHARGE AND COLLECT DEFERRAL CHARGES; AND

(2) REQUIRE PAYMENT BY THE BORROWER OF THE ADDITIONAL COST TO THE ~~BANK~~ CREDIT GRANTOR OF PREMIUMS FOR CONTINUING IN FORCE, UNTIL THE END OF THE PERIOD OF DEFERRAL, ANY INSURANCE COVERAGE PROVIDED IN CONNECTION WITH THE LOAN.

~~12-1007.~~

~~(A) (1) A BANK CREDIT GRANTOR MAY NOT REQUIRE A CONSUMER BORROWER TO BE INSURED FOR A LOAN UNDER A LIFE, HEALTH, ACCIDENT, HEALTH AND ACCIDENT, OR OTHER CREDIT OR INSURANCE POLICY, WHETHER GROUP OR INDIVIDUAL, BUT THE BANK CREDIT GRANTOR MAY OFFER INSURANCE COVERAGE FOR VOLUNTARY PURCHASE BY ANY CONSUMER BORROWER AND MAY FINANCE THE PREMIUMS FOR THE INSURANCE.~~

~~(2) IF A LOAN TO A CONSUMER BORROWER IS SECURED BY AN INTEREST IN REAL OR PERSONAL PROPERTY, THE BANK CREDIT GRANTOR MAY REQUIRE THE BORROWER TO OBTAIN INSURANCE, FROM AN INSURER ACCEPTABLE TO THE BANK CREDIT GRANTOR, AGAINST LOSS OF OR DAMAGE TO THE PROPERTY, OR AGAINST ANY LIABILITY ARISING OUT OF THE OWNERSHIP OR USE OF THE PROPERTY AND MAY FINANCE THE PREMIUMS FOR THE INSURANCE.~~

~~(B) (1) IN THE CASE OF A BORROWER, OTHER THAN A CONSUMER BORROWER, A BANK CREDIT GRANTOR MAY REQUIRE THE BORROWER TO OBTAIN INSURANCE, FROM AN INSURER ACCEPTABLE TO THE BANK CREDIT GRANTOR, UNDER A LIFE, HEALTH, ACCIDENT, HEALTH AND ACCIDENT OR OTHER CREDIT OR OTHER PERMISSIBLE INSURANCE POLICY, WHETHER GROUP OR INDIVIDUAL.~~

~~(2) IF THE BORROWER'S LOAN IS SECURED BY AN INTEREST IN REAL OR PERSONAL PROPERTY, THE BANK CREDIT GRANTOR MAY REQUIRE THE BORROWER TO OBTAIN INSURANCE, FROM AN INSURER ACCEPTABLE TO THE BANK CREDIT GRANTOR, AGAINST LOSS OF OR DAMAGE TO THE PROPERTY, OR AGAINST ANY LIABILITY ARISING OUT OF THE OWNERSHIP OR USE OF THE PROPERTY AND MAY FINANCE THE PREMIUMS FOR THE INSURANCE.~~