

~~(II) MORTGAGE LOAN OR OTHER PAYMENTS MADE ON BEHALF OF A HOMEOWNER BY A FORECLOSURE CONSULTANT OR FORECLOSURE PURCHASER;~~

~~(III) REASONABLE COSTS PAID TO THIRD PARTIES NECESSARY TO COMPLETE A FORECLOSURE RECONVEYANCE TRANSACTION OR TO AVOID FORECLOSURE;~~

~~(IV) THE PAYMENT OF MONEY TO SATISFY A DEBT OR LEGAL OBLIGATION OF THE HOMEOWNER; OR~~

~~(V) THE REASONABLE COST OF REPAIRS FOR DAMAGE TO THE DWELLING CAUSED BY THE HOMEOWNER.~~

~~(3) "CONSIDERATION" DOES NOT INCLUDE AMOUNTS IMPUTED AS A DOWN PAYMENT OR FEE TO THE FORECLOSURE PURCHASER OR A PERSON ACTING IN PARTICIPATION WITH A FORECLOSURE PURCHASER INCIDENT TO A CONTRACT FOR SALE, DEED, LEASE, TRUST, OR OPTION TO PURCHASE ENTERED INTO AS PART OF A FORECLOSURE RECONVEYANCE, EXCEPT FOR REASONABLE COSTS PAID TO THIRD PARTIES NECESSARY TO COMPLETE THE FORECLOSURE RECONVEYANCE.~~

~~(C)~~ (B) "FORECLOSURE CONSULTANT" MEANS A PERSON WHO:

~~(1) DIRECTLY OR INDIRECTLY MAKES ANY SOLICITATION, REPRESENTATION, OR OFFER TO A HOMEOWNER TO PERFORM, WITH OR WITHOUT COMPENSATION, OR WHO PERFORMS, WITH OR WITHOUT COMPENSATION, ANY SERVICE THAT THE PERSON REPRESENTS WILL IN ANY MANNER SOLICITS OR CONTACTS A HOMEOWNER IN WRITING, IN PERSON, OR THROUGH ANY ELECTRONIC OR TELECOMMUNICATIONS MEDIUM AND DIRECTLY OR INDIRECTLY MAKES A REPRESENTATION OR OFFER TO PERFORM ANY SERVICE THAT THE PERSON REPRESENTS WILL:~~

~~(I) STOP, ENJOIN, DELAY, VOID, SET ASIDE, ANNUL, STAY, OR POSTPONE A FORECLOSURE SALE;~~

~~(II) OBTAIN FORBEARANCE FROM ANY SERVICER, BENEFICIARY OR MORTGAGEE;~~

~~(III) ASSIST THE HOMEOWNER TO EXERCISE A RIGHT OF REINSTATEMENT PROVIDED IN THE LOAN DOCUMENTS OR TO REFINANCE A LOAN THAT IS IN FORECLOSURE AND FOR WHICH NOTICE OF FORECLOSURE PROCEEDINGS HAS BEEN PUBLISHED;~~

~~(IV) OBTAIN AN EXTENSION OF THE PERIOD WITHIN WHICH THE HOMEOWNER MAY REINSTATE THE HOMEOWNER'S OBLIGATION OR EXTEND THE DEADLINE TO OBJECT TO A RATIFICATION;~~

~~(V) OBTAIN A WAIVER OF AN ACCELERATION CLAUSE CONTAINED IN ANY PROMISSORY NOTE OR CONTRACT SECURED BY A MORTGAGE ON A RESIDENCE IN FORECLOSURE OR CONTAINED IN THE MORTGAGE;~~

~~(VI) ASSIST THE HOMEOWNER TO OBTAIN A LOAN OR ADVANCE OF FUNDS;~~