(VII) AVOID OR AMELIORATE THE IMPAIRMENT OF THE HOMEOWNER'S CREDIT RESULTING FROM THE FILING OF AN ORDER TO DOCKET OR A PETITION TO FORECLOSE OR THE CONDUCT OF A FORECLOSURE SALE:

(VIII) SAVE THE HOMEOWNER'S RESIDENCE FROM FORECLOSURE;

- (IX) PURCHASE OR OBTAIN AN OPTION TO PURCHASE THE HOMEOWNER'S RESIDENCE WITHIN 20 DAYS OF AN ADVERTISED OR DOCKETED FORECLOSURE SALE;
- (X) ARRANGE FOR THE HOMEOWNER TO BECOME A LESSEE OR RENTER ENTITLED TO CONTINUE TO RESIDE IN THE HOMEOWNER'S RESIDENCE:
- (XI) ARRANGE FOR THE HOMEOWNER TO HAVE AN OPTION TO REPURCHASE THE HOMEOWNER'S RESIDENCE; OR
- (XII) ENGAGE IN ANY DOCUMENTATION, GRANT, CONVEYANCE, SALE, LEASE, TRUST, OR GIFT BY WHICH THE HOMEOWNER CLOGS THE HOMEOWNER'S EQUITY OF REDEMPTION IN THE HOMEOWNER'S RESIDENCE; OR
- (2) SYSTEMATICALLY CONTACTS OWNERS OF PROPERTY THAT COURT RECORDS OR NEWSPAPER ADVERTISEMENTS SHOW ARE IN FORECLOSURE OR IN DANGER OF FORECLOSURE.
- (D) (C) "FORECLOSURE CONSULTING CONTRACT" MEANS A WRITTEN, ORAL, OR EQUITABLE AGREEMENT BETWEEN A FORECLOSURE CONSULTANT AND A HOMEOWNER FOR THE PROVISION OF ANY FORECLOSURE CONSULTING SERVICE OR FORECLOSURE RECONVEYANCE.
 - (E) (D) "FORECLOSURE CONSULTING SERVICE" INCLUDES:
 - (1) DEBT. BUDGET. OR FINANCIAL COUNSELING OF ANY TYPE:
- $rac{(2)}{(2)}$ RECEIVING MONEY FOR THE PURPOSE OF DISTRIBUTING IT TO CREDITORS IN PAYMENT OR PARTIAL PAYMENT OF ANY OBLIGATION SECURED BY A LIEN ON A RESIDENCE IN FORECLOSURE;
 - (2) CONTACTING CREDITORS ON BEHALF OF A HOMEOWNER;
- (4) (3) ARRANGING OR ATTEMPTING TO ARRANGE FOR AN EXTENSION OF THE PERIOD WITHIN WHICH A HOMEOWNER MAY CURE THE HOMEOWNER'S DEFAULT AND REINSTATE THE HOMEOWNER'S OBLIGATION;
- (5) (4) ARRANGING OR ATTEMPTING TO ARRANGE FOR ANY DELAY OR POSTPONEMENT OF THE SALE OF A RESIDENCE IN FORECLOSURE;
- (6) ADVISING THE FILING OF ANY DOCUMENT OR ASSISTING IN ANY MANNER IN THE PREPARATION OF ANY DOCUMENT FOR FILING WITH A BANKRUPTCY COURT OR IN A STATE COURT:
- (7) GIVING ANY ADVICE, EXPLANATION, OR INSTRUCTION TO A HOMEOWNER THAT IN ANY MANNER RELATES TO THE CURE OF A DEFAULT IN OR THE REINSTATEMENT OF AN OBLIGATION SECURED BY A LIEN ON THE RESIDENCE