

(4) A JUDGMENT CREDITOR OF THE HOMEOWNER, IF THE JUDGMENT CREDITOR'S CLAIM ACCRUED BEFORE THE WRITTEN NOTICE OF FORECLOSURE SALE REQUIRED UNDER § 7-105(B) OF THIS TITLE IS SENT;

(5) A TITLE INSURER AUTHORIZED TO CONDUCT BUSINESS IN THE STATE, WHILE PERFORMING TITLE INSURANCE AND SETTLEMENT SERVICES;

(6) A TITLE INSURANCE PRODUCER LICENSED IN THE STATE, WHILE PERFORMING SERVICES IN ACCORDANCE WITH THE PERSON'S LICENSE; ~~OR~~

(7) A PERSON LICENSED AS A MORTGAGE BROKER OR MORTGAGE LENDER UNDER TITLE 11, SUBTITLE 5 OF THE FINANCIAL INSTITUTIONS ARTICLE WHILE ACTING UNDER THE AUTHORITY OF THAT LICENSE;

(8) A PERSON LICENSED AS A REAL ESTATE BROKER, ASSOCIATE REAL ESTATE BROKER, OR REAL ESTATE SALESPERSON UNDER TITLE 17 OF THE BUSINESS OCCUPATIONS AND PROFESSIONS ARTICLE, WHILE THE PERSON ENGAGES IN ANY ACTIVITY FOR WHICH THE PERSON IS LICENSED UNDER THOSE PROVISIONS SO LONG AS ANY CONVEYANCE OR TRANSFER OF DEED, TITLE, OR ESTABLISHMENT OF EQUITABLE INTEREST IS DONE THROUGH A SETTLEMENT AS DEFINED IN § 7-311(A)(5) OF THIS SUBTITLE; OR

~~(2)~~ ~~(7)~~ (9) A NONPROFIT ORGANIZATION THAT SOLELY OFFERS COUNSELING OR ADVICE TO HOMEOWNERS IN FORECLOSURE OR LOAN DEFAULT, IF THE ORGANIZATION IS NOT DIRECTLY OR INDIRECTLY RELATED TO AND DOES NOT CONTRACT FOR SERVICES WITH FOR-PROFIT LENDERS OR FORECLOSURE PURCHASERS.

(B) THIS SUBTITLE DOES APPLY TO AN INDIVIDUAL WHO:

(1) IS FUNCTIONING IN A POSITION LISTED UNDER SUBSECTION (A) OF THIS SECTION; AND

(2) IS ENGAGING IN ACTIVITIES OR PROVIDING SERVICES DESIGNED OR INTENDED TO TRANSFER TITLE TO A RESIDENCE IN FORECLOSURE DIRECTLY OR INDIRECTLY TO THAT INDIVIDUAL, OR AN AGENT OR AFFILIATE OF THAT INDIVIDUAL.

7-303. RESERVED.

7-304. RESERVED.

PART II. FORECLOSURE CONSULTANTS.

7-305.

(A) IN ADDITION TO ANY OTHER RIGHT UNDER LAW TO CANCEL OR RESCIND A CONTRACT, A HOMEOWNER HAS THE RIGHT TO:

(1) RESCIND A FORECLOSURE CONSULTING CONTRACT AT ANY TIME; AND