- (D) THE FORECLOSURE PURCHASER SHALL PROVIDE THE HOMEOWNER WITH A COPY OF THE NOTICE OF RIGHT TO CANCEL TRANSFER OF DEED OR TITLE IMMEDIATELY ON EXECUTION OF ANY DOCUMENT THAT INCLUDES A FORECLOSURE RECONVEYANCE.
- (E) THE TIME DURING WHICH THE HOMEOWNER MAY RESCIND THE CONTRACT OR TRANSFER DOES NOT BEGIN TO RUN UNTIL THE FORECLOSURE PURCHASER HAS COMPLIED WITH THIS SECTION.
- (F) ANY PROVISION IN A FORECLOSURE CONSULTING CONTRACT OR OTHER AGREEMENT CONCERNING A FORECLOSURE RECONVEYANCE THAT ATTEMPTS OR PURPORTS TO WAIVE THE HOMEOWNER'S RIGHTS UNDER THIS SECTION, CONSENT TO JURISDICTION FOR LITIGATION OR CHOICE OF LAW IN A STATE OTHER THAN MARYLAND, CONSENT TO VENUE IN A COUNTY OTHER THAN THE COUNTY IN WHICH THE PROPERTY IS LOCATED, OR IMPOSE ANY COSTS OR FILING FEES GREATER THAN THE FEES REQUIRED TO FILE AN ACTION IN A CIRCUIT COURT, IS VOID.
- (G) A FORECLOSURE RECONVEYANCE MAY NOT BE CARRIED OUT USING A POWER OF ATTORNEY FROM THE HOMEOWNER.
- (H) A NOTICE OF RESCISSION NEED NOT TAKE THE PARTICULAR FORM SPECIFIED IN THIS SUBTITLE OR ANY FORM CONTAINED IN ANY AGREEMENT WITH THE FORECLOSURE CONSULTANT OR FORECLOSURE PURCHASER AND IS EFFECTIVE, HOWEVER EXPRESSED, IF IT INDICATES THE INTENTION OF THE HOMEOWNER TO RESCIND THE RECONVEYANCE AGREEMENT.
- (I) THE RIGHT TO RESCIND MAY NOT BE CONDITIONED ON THE REPAYMENT OF ANY FUNDS.
- (J) WITHIN 10 DAYS AFTER RECEIPT OF A NOTICE OF RESCISSION GIVEN IN ACCORDANCE WITH THIS SUBTITLE, THE FORECLOSURE PURCHASER SHALL RETURN, WITHOUT CONDITION, ANY ORIGINAL DEED, TITLE, CONTRACT, AND ANY OTHER DOCUMENT SIGNED BY THE HOMEOWNER.
- (K)  $\stackrel{\text{(1)}}{}$  DURING THE  $\stackrel{\text{10}}{}$  3-DAY RESCISSION PERIOD, A DEED OR OTHER DOCUMENT AFFECTING TITLE TO THE HOMEOWNER'S RESIDENCE MAY NOT BE RECORDED.
- (2) ANY DEED THAT IS RECORDED AFTER THE10  $\underline{3}$  DAY PERIOD SHALL CONTAIN AN AFFIDAVIT OF COMPLIANCE WITH THIS SECTION SIGNED BY AN ATTORNEY ADMITTED TO PRACTICE LAW IN THE STATE.

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- (A) (1) IN THIS SECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
- (2) "PRIMARY HOUSING EXPENSES" MEANS THE TOTAL AMOUNT REQUIRED TO PAY REGULAR PRINCIPAL, INTEREST, RENT, UTILITIES, HAZARD INSURANCE, REAL ESTATE TAXES, AND ASSOCIATION DUES ON A PROPERTY.