

(12) ADVERTISE, DISPLAY, DISTRIBUTE, BROADCAST, TELEVISION, OR OTHERWISE PUBLISH DEBT MANAGEMENT SERVICE RATES, TERMS, OR SERVICES IN A FALSE, MISLEADING, OR DECEPTIVE MANNER; OR

(13) PAY AN INCENTIVE TO AN EMPLOYEE FOR ENROLLING A CONSUMER IN A DEBT MANAGEMENT SERVICES PLAN OR AGREEMENT.

(b) (1) Notwithstanding any other provision of State law, a licensee may not, directly or indirectly, collect any fee for referring, advising, procuring, arranging, or assisting a consumer in obtaining any extension of credit or other consumer service from a lender or service provider if the licensee, or any owner, officer, director, principal, or employee of the licensee, is an owner, partner, director, officer, or employee of the lender or service provider.

(2) This subsection does not prohibit a licensee from referring, advising, procuring, arranging, or assisting a consumer in obtaining any extension of credit or other consumer service from a lender or service provider of which the licensee, or any owner, officer, director, principal, or employee of the licensee, is an owner, partner, director, officer, or employee, if:

(i) The licensee does not directly or indirectly collect any fee; and

(ii) The consumer is provided with a written disclosure of the relationship.

12-929.

A person who knowingly and willfully violates any provision of this subtitle is guilty of a felony and on conviction is subject to a fine not exceeding \$1,000 for the first violation and not exceeding \$5,000 for each subsequent violation or imprisonment not exceeding 5 years or both.

Article - Courts and Judicial Proceedings

7-409.

(a) (2) "Crime" means an act committed by a person in the State that is:

(IX) A CRIME UNDER TITLE 12, SUBTITLE 9 OF THE FINANCIAL INSTITUTIONS ARTICLE;

Article - Insurance

2-401.

(c) "Insurance fraud" means:

(4) any other fraudulent activity that is committed by or against a person regulated under this article and is a violation of:

(i) Title 1, Subtitle 3 of the Agriculture Article;

(ii) Title 19, Subtitle 2 or Subtitle 3 of the Business Regulation Article;