

12-307.

(a) At the time a loan is made, a lender may collect from the borrower:

(1) As to any item of the total property that secures a loan:

(i) The fees paid to a public official or governmental agency for recording or satisfying a mortgage, encumbrance, or lien on any property securing the loan; or

(ii) An equal or lesser amount for nonfiling insurance premium on any property, or portion of the property, that is not recorded if:

1. The Insurance Commissioner approves the rates; and

2. A commission is not paid on the policy; and

(2) The title insurance premiums or reasonable attorney's fees paid for searching and insuring the title to any real property securing the loan.

(b) A lender may collect from the borrower a fee not exceeding [\$5] \$10 if payment is made with a check that is dishonored on the second presentment.

12-614.

(a) Except as provided in subsection (b) of this section, a holder may not directly or indirectly contract for, charge, or receive from a buyer or a surety for a buyer on account of or in connection with any agreement, any charge or amount for the extension of credit, interest, fees, commissions, delinquency, collection, repossession, and foreclosure or otherwise.

(b) A holder may charge the buyer the following charges or fees:

(1) Subject to the provisions of § 12-630, the time balance of an installment sale agreement;

(2) If allowed by a court as costs, the official fees paid to a public official in connection with a proceeding to:

(i) Recover possession of the goods;

(ii) Enforce any obligation of the buyer or his surety; or

(iii) Realize on any security interest or collateral security;