For the purposes of this subtitle, if an item of merchandise is advertised, offered for sale, or sold with any other item at a combined price, or is advertised, offered as a gift, or given with the sale of any other item, all of the items are considered to be advertised, offered for sale, or sold. [The cost to the wholesaler and the cost to the retailer] THE COST TO THE RETAILER OR THE COST TO THE WHOLESALER, as the case may be, of each item is governed by § 11-401 (b) and (c), respectively, of this subtitle.

11-8A-03.

Notwithstanding the subsequent purchase of the work of fine art by the art dealer directly or indirectly for the art dealer's own account, a work of fine art that is bailment property when initially accepted by the art dealer remains bailment property until the purchase PRICE, minus the agreed upon commission, is paid in full to the artist.

12-106.1.

(a) A person may not require a borrower, as a condition to receiving a loan, to make any false or misleading statement or characterization that a loan is a commercial loan under [$\S\S$] \S 12-101(c), \S 12-103(e), \S 12-105, or \S 12-401(i)(3) of this subtitle if the loan is not a commercial loan.

12-303.

(b) (2) For the purposes of this subtitle:

(ii) The amount by which the wages [exceeds] EXCEED the consideration paid for them is considered interest or charges on the loan from the date of the payment to the date the wages are payable.

12-404.

- (c) A loan shall be amortized in equal or substantially equal monthly installments without a balloon payment at maturity, except that:
- (2) A lender, including a seller who takes a mortgage or deed of trust to secure payment of all or a portion of the purchase price of a residence sold to a borrower, may make a loan for the purpose of aiding the borrower in the sale of the borrower's residence or the purchase of a new residence, and may create a balloon payment at maturity of this loan if the balloon payment is:
- (iii) Required to be postponed one time, upon becoming due, at the borrower's request, for a period not to exceed 24 months, provided that the borrower continues to make the monthly installments provided for in the original loan agreement, and no new closing costs, processing fees or similar