

[(c)] (D) "Consumer borrower" means an individual receiving a loan or other extension of credit under this subtitle for personal, household or family purposes.

[(d)] (E) "Closed end credit" means the extension of credit by a credit grantor to a borrower under an arrangement or agreement which is not a revolving credit plan as defined in Subtitle 9 of this title.

[(e)] (F) "Loan" means any single extension of closed end credit, whether repayable in installments, on demand, or otherwise and whether extended in one or more advances.

12-1004.

(a) If the agreement, note, or other evidence of the loan permits, the periodic percentage rate of interest charged and collected on the loan may, if the interest is not precomputed, vary in accordance with an index that is made readily available to and verifiable by the borrower and is beyond the control of the credit grantor.

(b) The periodic percentage rate, as varied, may be made applicable to any outstanding indebtedness on the loan on and after the effective date of the variation.

(c) This section does not limit the authority of a credit grantor to charge and collect interest on a loan in the manner and at the rate authorized in any other section of this subtitle.

(d) The periodic percentage rate, as varied, may not exceed the maximum rate permitted pursuant to [subsection] § 12-1003(a) OF THIS SUBTITLE.

14-1002.

(a) (1) Before beginning any repair work on a motor vehicle for which a customer is charged more than \$50, an automotive repair facility shall give the customer on his request a written statement which contains:

(i) The estimated completion date; and

(ii) The estimated price for labor and parts necessary to complete the [work and] WORK; AND

(iii) The estimated surcharge, if any.

14-1218.

(b) If a person fails to comply with any lawful order of the Commissioner pursuant to this subtitle or if any witness fails to appear and testify to any matter regarding which he may be lawfully interrogated, on petition of the Commissioner setting forth the facts, the circuit court of any county shall: