

claim is being asserted or collected by any person other than the creditor or owner of the claim.

(2) "Collection agency" does not include any:

(i) Regular employee of a creditor acting under the general direction and control of that creditor in the collection of a claim owned by that creditor;

(ii) Regular employee of a collection agency licensed under this subtitle;

(iii) Bank, trust company, savings and loan association, building and loan association, federal or State chartered credit union, or mortgage banker;

(iv) Abstract company doing an escrow business;

(v) Attorney at law collecting a debt as an attorney on behalf of or in the name of a client, unless the attorney has nonattorney employees who are [regularly] PRIMARILY engaged to solicit debts for collection or who [regularly] PRIMARILY make contact with debtors for the purpose of collection or adjustment of the debt USING SUCH PROCEDURES AS TO BE IDENTIFIED WITH THE OPERATION OF A COLLECTION AGENCY;

(vi) Person acting under the order of any court of competent jurisdiction; or

(vii) Person licensed under the laws of this State as a real estate broker, associate broker, real estate salesman, or an employee of a real estate broker, with respect to the collection of rent and allied charges for property on behalf of the employing broker.

(c) "Person" means any individual, corporation, business trust, estate, trust, partnership, association, two or more persons having a joint or common interest, or any other legal or commercial entity.

(d) "Commissioner" means the Commissioner of Consumer Credit.

(e) "Board" means the Collection Agency Licensing Board of the office of the Commissioner of Consumer Credit.

324.

A person may not engage in the business of a collection agency in this State without an annual license as provided for in the subtitle.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1986.