

(b) (1) "Collection agency" means:

(I) [all] ALL persons directly or indirectly engaged in the business of soliciting from, or collecting for others any claim due or asserted to be owed or due, to a seller, lender, holder, or creditor, arising from transactions involving a Maryland resident seeking or acquiring real or personal property, services, money, or credit for personal, family, or household purposes[.] ; AND

(II) ANY CREDITOR, SELLER, LENDER, OR HOLDER WHO, IN THE PROCESS OF COLLECTING A DEBT, USES ANY NAME OR OTHER ARTIFICE WHICH WOULD INDICATE THAT A THIRD PARTY IS COLLECTING OR ATTEMPTING TO COLLECT THE DEBT.

[(1)] (2) "Collection agency" includes any person who gives away, sells, USES, or attempts to give away or sell to others, any system or series of letters or forms used in the collection of claims which assert or indicate, directly or indirectly that the claim is being asserted or collected by any person other than the creditor or owner of the claim.

[(2)] (3) "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 engaged to solicit debts for collection or who regularly make contact with debtors for the purpose of collection or adjustment of the debt;

(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.

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