CIRCUMSTANCES AND IN THE MANNER SET FORTH IN \$ 14-1908 OF THIS SUBTITLE: AND

(II) THE NAME AND ADDRESS OF THE SURETY COMPANY WHICH ISSUED THE BOND, OR THE NAME AND ADDRESS OF THE DEPOSITORY AND THE TRUSTEE AND THE ACCOUNT NUMBER OF THE TRUST ACCOUNT.

14-1906.

- (A) EVERY CONTRACT BETWEEN A CONSUMER AND A CREDIT SERVICES BUSINESS FOR THE PURCHASE OF THE SERVICES OF THE CREDIT SERVICES BUSINESS SHALL BE IN WRITING, DATED, SIGNED BY THE CONSUMER, AND SHALL INCLUDE:
- (1) A CONSPICUOUS STATEMENT IN SIZE EQUAL TO AT LEAST 10-POINT BOLD TYPE, IN IMMEDIATE PROXIMITY TO THE SPACE RESERVED FOR THE SIGNATURE OF THE CONSUMER AS FOLLOWS:

"YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THE TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.";

- (2) THE TERMS AND CONDITIONS OF PAYMENT, INCLUDING THE TOTAL OF ALL PAYMENTS TO BE MADE BY THE CONSUMER, WHETHER TO THE CREDIT SERVICES BUSINESS OR TO SOME OTHER PERSON:
- COMPLETE AND DETAILED DESCRIPTION OF (3) A SERVICES TO BE PERFORMED AND THE RESULTS TO BE ACHIEVED BY THE CREDIT SERVICES BUSINESS FOR OR ON BEHALF OF THE CONSUMER, INCLUDING ALL GUARANTEES AND ALL PROMISES OF FULL OR PARTIAL REFUNDS AND A LIST OF THE ADVERSE INFORMATION APPEARING ON THE CONSUMER'S CREDIT REPORT THAT THE CREDIT SERVICES BUSINESS EXPECTS TO HAVE MODIFIED AND THE ESTIMATED DATE BY WHICH EACH MODIFICATION WILL OCCUR; AND
- (4) THE PRINCIPAL BUSINESS ADDRESS OF THE CREDIT SERVICES BUSINESS AND THE NAME AND ADDRESS OF ITS AGENT IN THIS STATE AUTHORIZED TO RECEIVE SERVICE OF PROCESS.
- (B) THE CONTRACT SHALL BE ACCOMPANIED BY A FORM COMPLETED IN DUPLICATE, CAPTIONED "NOTICE OF CANCELLATION", WHICH SHALL BE ATTACHED TO THE CONTRACT AND EASILY DETACHABLE, AND WHICH SHALL CONTAIN IN AT LEAST 10-POINT BOLD TYPE THE FOLLOWING STATEMENT:

"NOTICE OF CANCELLATION

YOU MAY CANCEL THIS CONTRACT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE THE CONTRACT IS SIGNED.