

(C) "CONSUMER-CREDIT", "CONSUMER-DEBTS", (1) "CONSUMER GOODS", "CONSUMER REALTY", AND "CONSUMER SERVICES", MEAN, RESPECTIVELY, CREDIT, DEBTS-OR-OBLIGATIONS, GOODS, REAL PROPERTY, AND SERVICES WHICH ARE PRIMARILY FOR PERSONAL, HOUSEHOLD, FAMILY, OR AGRICULTURAL PURPOSES.

(2) "CONSUMER SERVICES" DOES NOT INCLUDE FINANCIAL SERVICES OR SECURITIES SALES.

(D) (1) "MERCHANT" MEANS A PERSON WHO, DIRECTLY OR INDIRECTLY, OFFERS OR MAKES AVAILABLE TO CONSUMERS ANY CONSUMER GOODS, CONSUMER SERVICES, OR CONSUMER REALTY, OR CONSUMER-CREDIT.

(2) "MERCHANT" DOES NOT INCLUDE A PERSON WHO IS EXEMPT UNDER § 13-104 OF THIS ARTICLE.

(E) (1) "TELEPHONE SOLICITATION" MEANS THE ATTEMPT BY A MERCHANT, MADE BY TELEPHONE, TO SELL OR LEASE CONSUMER GOODS, SERVICES, CREDIT, DEBTS, OR REALTY TO A CONSUMER LOCATED IN THIS STATE THAT IS:

(1) MADE ENTIRELY BY TELEPHONE; AND

(2) INITIATED BY THE MERCHANT.

(2) "TELEPHONE SOLICITATION" INCLUDES SALES CONSUMMATED ENTIRELY BY TELEPHONE WHERE THE MERCHANT SOLICITS THE CONSUMER IN RESPONSE TO, OR FOLLOWING, AN INVITATION BY THE CONSUMER.

14-2102.

(A) THE MARYLAND GENERAL ASSEMBLY FINDS THAT:

(1) TELEPHONE SOLICITATIONS HAVE AN INHERENT POTENTIAL FOR MISUNDERSTANDING BY, AND ABUSE OF, CONSUMERS, BECAUSE CONSUMERS DO NOT HAVE AN OPPORTUNITY TO REVIEW THE CONTRACT TERMS OR TO INSPECT THE GOODS BEING SOLD, AND

(2) THERE HAS BEEN AN INCREASING USE OF DECEPTION IN TELEPHONE SOLICITATION.

(B) FOR THE REASONS STATED IN SUBSECTION (A) OF THIS SECTION, THE STATE OF MARYLAND HAS A SUBSTANTIAL INTEREST IN ALLEVIATING THE PROBLEMS CAUSED BY TELEPHONE SOLICITATION BY REQUIRING THAT CERTAIN CONTRACTS SOLICITED BY TELEPHONE BE REDUCED TO WRITING IN ORDER TO BE ENFORCEABLE.

14-2103.

THE PROVISIONS OF THIS ACT DO NOT APPLY TO A TRANSACTION: