

agency, [or to any person extending credit to a consumer] GOVERNMENT AGENCY, OR PERSON TO WHOM THE CONSUMER APPLIES OR INTENDS TO APPLY FOR AN EXTENSION OF CREDIT, regarding a consumer's creditworthiness, credit standing, [or] credit capacity, OR TRUE IDENTITY;

(4) Make or use any false or misleading representations in the offer or sale of the services of a credit services business;

(5) Engage, directly or indirectly, in any act, practice, or course of business which operates as a fraud or deception on any person in connection with the offer or sale of the services of a credit services business; [or]

(6) Charge or receive any money or other valuable consideration prior to full and complete performance of the services that the credit services business has agreed to perform for or on behalf of the consumer; OR

(7) CREATE, ASSIST A CONSUMER TO CREATE, OR PROVIDE A CONSUMER WITH INFORMATION ON HOW TO CREATE, A NEW CONSUMER REPORT, CREDIT FILE, OR CREDIT RECORD BY OBTAINING AND USING A DIFFERENT NAME, ADDRESS, TELEPHONE NUMBER, SOCIAL SECURITY NUMBER, OR EMPLOYER TAX IDENTIFICATION NUMBER.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1994.

Approved May 26, 1994.

**CHAPTER 671**

**(House Bill 1422)**

AN ACT concerning

**Anatomical Gifts**

FOR the purpose of authorizing an individual to make an anatomical gift through an advance directive; specifying that an anatomical gift contained in an advance directive is valid and effective for certain purposes; specifying that certain provisions of law do not apply if a decedent has consented to the gift of all or any part of the decedent's body through the use of an advance directive or through the use of certain other documents; requiring certain guidelines to include certain provisions; making certain technical corrections; and generally relating to anatomical gifts.

BY adding to

Article - Health - General  
Section 5-604.1  
Annotated Code of Maryland  
(1994 Replacement Volume)