

(ii) A person not required to be licensed under this subtitle, who is exempt from the licensing provisions of Title 11, Subtitle 5 of the Financial Institutions Article, who makes a loan or extension of credit under this subtitle secured by a secondary mortgage on residential real property; and

(iii) Any person who acquires or obtains the assignment of an agreement for an extension of credit made under this subtitle.

12-1016.

(e) For purposes of this section:

(1) "Complaining party" means an individual who files a written complaint with the Commissioner pursuant to this section.

(2) "Commissioner" means, and the rights of the "Commissioner" vest exclusively in, the [bank commissioner] STATE BANK COMMISSIONER if the complaint is filed against a [State-chartered] bank, trust company, savings bank, or credit union ORGANIZED UNDER THE LAWS OF ANY STATE AND HAVING A BRANCH IN THIS STATE.

(3) The jurisdiction of the Commissioner of Consumer Credit does not apply to any:

(i) Incorporated bank, savings institution, or trust company;

(ii) Savings and loan association; or

(iii) Federal or State credit union.

Article - Corporations and Associations

7-201.

This subtitle does not apply to:

(1) An insurance company subject to the provisions of Article 48A of the Code;

(2) A railroad operating in this State;

(3) A national bank WITH ITS MAIN OFFICE LOCATED IN THIS STATE; or

(4) A federal credit union.

Article - Estates and Trusts

1-101.

(a) In the estates of decedents law the following words have the meanings indicated.

(u) "Trust company" means an institution that is authorized to exercise trust or fiduciary powers and that: