

(b) Except as provided in [subsection] SUBSECTIONS (f) AND (G) of this section, with respect to a secured open end credit plan, fees or charges may not be imposed on a consumer borrower in addition to interest or finance charges except for actual and verifiable fees incurred by the credit grantor and not retained by the credit grantor for the following:

- (1) Attorney's fees for services rendered in connection with the preparation, closing, or disbursement of the loan;
- (2) Any expense, tax, or charge paid to a governmental agency;
- (3) Examination of title, appraisal, or other costs necessary or appropriate to the security of the loan; and
- (4) Premiums for any insurance coverage permitted under this subtitle.

(e) For purposes of this section, the additional charges listed in subsections (a), (b), [and] (f), AND (G) of this section are not interest or finance charges with respect to a plan.

(G) A CREDIT GRANTOR OF AN OPEN END CREDIT PLAN THAT IS SECURED BY REAL PROPERTY MAY CHARGE AN ORIGATION FEE NOT TO EXCEED 2% OF THE INITIAL ADVANCE MADE UNDER THE PLAN.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1996.

Approved May 14, 1996.

CHAPTER 511

(House Bill 1003)

AN ACT concerning

Pharmacists – Licensure – Oral Competency Exams

FOR the purpose of authorizing the State Board of Pharmacy to waive certain qualifications for a license to practice pharmacy under certain circumstances; requiring applicants for a license to practice pharmacy to demonstrate oral competency in the English language; requiring the Board to adopt certain regulations; requiring certain licensees to pass a certain test; making a certain exception; defining a certain term; and generally relating to the requirement that applicants for a license to practice pharmacy demonstrate oral competency in the English language.

BY repealing and reenacting, with amendments,

Article – Health Occupations

Section 12-302

Annotated Code of Maryland