

(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 ORIGINATION 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.

May 23, 1996

The Honorable Thomas V. Mike Miller, Jr.  
President of the Senate  
State House  
Annapolis MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 525.

This bill allows Class B licensees and Class C service club licensees in Garrett County to sell certain alcoholic beverages on Sunday from 1 p.m. to 10 p.m., but only in districts in which the voters approve Sunday sales. Except for a Class C service club license, Sunday sales may be made only when the consumer places an order for a meal or the consumer is attending a prearranged event, such as a banquet.

House Bill 628, which was passed by the General Assembly and signed by me on May 14, 1996, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 525.

Sincerely,  
Parris N. Glendening  
Governor