

(1) Any bank, trust company, savings bank, savings and loan association, or credit union incorporated or chartered under the laws of this State or the United States or any other-state bank having a branch in this State [or any other financial institution incorporated or chartered under the laws of this State or of the United States that accepts deposits and is regulated under Title 3, Title 4, Title 5, Title 6, or Title 9 of this article];

(2) Any insurance company authorized to do business in the State;

(3) Any corporate instrumentality of the Government of the United States including:

(i) The Federal Home Loan Mortgage Corporation;

(ii) The Federal National Mortgage Association; and

(iii) The Government National Mortgage Association;

(4) Any person who:

(I) [makes or brokers] MAKES 3 or fewer mortgage loans per calendar year; AND

(II) BROKERS NO MORE THAN ONE MORTGAGE LOAN PER CALENDAR YEAR;

(5) Any person who takes back a deferred purchase money mortgage in connection with the sale of:

(i) Residential real property owned by, and titled in the name of, that person; or

(ii) A new residential dwelling that the person built;

(6) A nonprofit charitable organization registered with the Maryland Secretary of State or a nonprofit religious organization;

(7) An employer making a mortgage loan to an employee;

(8) A person making a mortgage loan to a borrower who is the person's spouse, child, child's spouse, parent, sibling, grandparent, grandchild, or grandchild's spouse;

(9) A real estate broker who:

(i) Is licensed in the State; and

(ii) Makes a mortgage loan providing a repayment schedule of 2 years or less to assist the borrower in the purchase or sale of a residential real property through the broker; [or]

(10) A home improvement contractor licensed under the Maryland Home Improvement Law who assigns a mortgage loan without recourse within 30 days after completion of the contract to a person licensed under this subtitle or to an institution that is exempt from this subtitle under paragraphs (1) [and], (2), OR (11) of this subsection;