- (B) A CONSUMER TRANSACTION SUBJECT TO THIS TITLE MAY ALSO BE SUBJECT TO OTHER STATUTES OF THIS STATE THAT OR REGULATIONS WHICH ESTABLISH DIFFERENT RULES FOR THE CREATION, PERFECTION, PRIORITY, OR ENFORCEMENT OF SECURITY INTERESTS, INCLUDING SUBTITLES 1, 6, 9, AND 10 OF TITLE 12 OF THIS ARTICLE CONSUMERS, INCLUDING OTHER STATUTES OR REGULATIONS THAT REGULATE THE RATES, CHARGES, AGREEMENTS, AND PRACTICES FOR LOANS, CREDIT SALES, OR OTHER EXTENSIONS OF CREDIT AND CONSUMER PROTECTION STATUTES OR REGULATIONS.
- (C) (1) THIS-TITLE DOES NOT APPLY TO A CONSUMER TRANSACTION SUBJECT TO A STATUTE IDENTIFIED OR DESCRIBED IN SUBSECTION (B) TO THE EXTENT THAT THE STATUTE EXPRESSLY COVERNS THE CREATION, PERFECTION, PRIORITY, OR ENFORCEMENT OF A SECURITY INTEREST IN CASE OF CONFLICT BETWEEN THIS TITLE AND A STATUTE OR REGULATION DESCRIBED IN SUBSECTION (B), THE STATUTE OR REGULATION CONTROLS.
- (2) FAILURE TO COMPLY WITH A STATUTE IDENTIFIED OR REGULATION OR DESCRIBED IN SUBSECTION (B) HAS ONLY THE EFFECT THE STATUTE SPECIFIES AND NO RECOVERY FOR SUCH A FAILURE IS PERMITTED UNDER THIS TITLE.
- (3) WITHOUT LIMITING THE GENERALITY OF PARAGRAPH (1) OR (2) OF THIS SUBSECTION, SUBTITLE 6 OF THIS TITLE DOES NOT IMPOSE ADDITIONAL DUTIES, OBLIGATIONS, OR RESPONSIBILITIES ON SECURED PARTIES SUBJECT TO § 12–115, §§ 12–624 THROUGH 12–627, § 12–921, OR § 12–1021 OF THIS ARTICLE AND NO RECOVERY UNDER § 9–625 OF THIS TITLE IS PERMITTED FOR ANY FAILURE TO COMPLY WITH THOSE STATUTES.

## (D) THIS TITLE DOES NOT:

- (1) VALIDATE ANY RATE, CHARGE, AGREEMENT, OR PRACTICE THAT VIOLATES A STATUTE IDENTIFIED OR DESCRIBED IN SUBSECTION (B):
- (2) EXTEND THE APPLICATION OF ANY RULE OF LAW, STATUTE, OR REGULATION TO A TRANSACTION NOT OTHERWISE SUBJECT TO IT; OR
- (3) AUTHORIZE OR PERMIT THE APPLICATION OF ANY PROVISION OF THIS TITLE WHICH IS APPLICABLE TO A CONSUMER TRANSACTION, OR TO ANY OTHER TRANSACTION WITH A CONSUMER OBLIGOR, TO ANY TRANSACTION OTHER THAN A CONSUMER TRANSACTION.

## 9-202. TITLE TO COLLATERAL IMMATERIAL.

EXCEPT AS OTHERWISE PROVIDED WITH RESPECT TO CONSIGNMENTS OR SALES OF ACCOUNTS, CHATTEL PAPER, PAYMENT INTANGIBLES, OR PROMISSORY NOTES, THE PROVISIONS OF THIS TITLE WITH REGARD TO RIGHTS AND OBLIGATIONS APPLY WHETHER TITLE TO COLLATERAL IS IN THE SECURED PARTY OR THE DEBTOR.