

21-102.

(a) Except as otherwise provided in subsections (b)[,] AND (c [,and (d)] of this section, this title applies to electronic records and electronic signatures relating to a transaction.

(b) This title does not apply to a transaction to the extent it is governed by:

(1) A law governing the creation and execution of wills, codicils, or testamentary trusts;

(2) The Maryland Uniform Commercial Code, other than §§ 1-107 and 1-206 and Titles 2 and 2A;

(3) The Uniform Computer Information Transactions Act [if enacted by this State; and];

(4) A law or regulation governing notice of:

(i) The cancellation or termination of utility services, including water, heat, and power;

(ii) Default, acceleration, repossession, foreclosure, eviction, or the right to cure, under a credit agreement, mortgage, or a rental agreement for a primary residence of an individual; [or]

(iii) The cancellation or termination of health insurance, health insurance benefits, or life insurance benefits, excluding annuities[.]; OR

(IV) RECALL OF A PRODUCT, OR MATERIAL FAILURE OF A PRODUCT, THAT RISKS ENDANGERING HEALTH OR SAFETY; AND

(5) A LAW GOVERNING ADOPTION, DIVORCE, OR OTHER FAMILY LAW MATTERS.

(c) This title does not apply to:

(1) Court orders, notices, or official court documents, except as provided in the Maryland Rules; or

(2) [A record that serves as a unique and transferable instrument of rights and obligations, including an instrument of title where possession of the instrument is deemed to confer title, unless an electronic version of that record is created, stored, and transferred in a manner that:

(i) Allows for the existence of only one unique, identifiable, and unalterable original with the functional attributes of an equivalent physical instrument;

(ii) Can be possessed by only one person; and