

(4) A CONSUMER WHO RESCINDS A DEBT MANAGEMENT SERVICES AGREEMENT UNDER THIS SUBSECTION IS ENTITLED TO A REFUND OF ALL UNEXPENDED FUNDS THAT THE CONSUMER HAS PAID TO THE LICENSEE FOR THE REDUCTION OF THE CONSUMER'S DEBT.

~~(H)~~ (I) IF A PAYMENT BY A CONSUMER UNDER THIS SECTION TO A LICENSEE IS DISHONORED, THE LICENSEE MAY CHARGE THE CONSUMER THE AMOUNT ALLOWABLE FOR DISHONORED CHECKS OR OTHER INSTRUMENTS UNDER § 15-802 OF THE COMMERCIAL LAW ARTICLE, WHETHER OR NOT THE CONSUMER HAS ENTERED INTO A DEBT MANAGEMENT SERVICES AGREEMENT WITH THE LICENSEE.

~~(F)~~ ~~(H)~~ (J) WITH RESPECT TO THE PROVISION OF DEBT MANAGEMENT SERVICES, IF A LICENSEE IMPOSES ANY FEE OR OTHER CHARGE OR RECEIVES ANY FUNDS OR OTHER PAYMENTS NOT AUTHORIZED UNDER THIS SECTION, EXCEPT AS A RESULT OF AN ACCIDENTAL AND BONA FIDE ERROR:

(1) THE DEBT MANAGEMENT SERVICES AGREEMENT SHALL BE VOID;
AND

(2) THE LICENSEE SHALL RETURN THE AMOUNT OF THE UNAUTHORIZED FEES, CHARGES, FUNDS, OR PAYMENTS TO THE CONSUMER.

12-919.

(A) A LICENSEE SHALL PROVIDE TO EACH CONSUMER WITH WHOM THE LICENSEE HAS A DEBT MANAGEMENT SERVICES AGREEMENT A WRITTEN ACCOUNTING OF:

(1) THE AMOUNT OF FUNDS RECEIVED FROM THE CONSUMER FOR PAYMENT TO THE CONSUMER'S CREDITORS SINCE THE LAST REPORT; AND

(2) THE AMOUNTS AND DATES OF DISBURSEMENTS MADE TO EACH CREDITOR OF THE CONSUMER SINCE THE LAST REPORT.

(B) A LICENSEE SHALL PROVIDE THE ACCOUNTING REQUIRED UNDER SUBSECTION (A) OF THIS SECTION:

(1) AT LEAST ONCE DURING EACH CALENDAR QUARTER; AND

(2) ON CANCELLATION OR TERMINATION OF THE DEBT MANAGEMENT SERVICES AGREEMENT.

12-920.

(A) A LICENSEE MAY NOT:

(1) PURCHASE ANY DEBT OR OBLIGATION OF A CONSUMER;

(2) LEND MONEY OR PROVIDE CREDIT TO A CONSUMER;

(3) OBTAIN A MORTGAGE OR OTHER SECURITY INTEREST IN PROPERTY OWNED BY A CONSUMER;