

(4) OPERATE AS A COLLECTION AGENCY, AS DEFINED IN § 7-101 OF THE BUSINESS REGULATION ARTICLE;

(5) STRUCTURE A DEBT MANAGEMENT SERVICES AGREEMENT IN A MANNER THAT WOULD RESULT IN A NEGATIVE AMORTIZATION OF ANY OF THE CONSUMER'S DEBTS;

~~(6) ENGAGE IN FALSE, MISLEADING, OR DECEPTIVE ADVERTISING ABOUT THE TERMS AND CONDITIONS OF ANY SERVICE OR ASSISTANCE OFFERED TO CONSUMERS MAKE ANY FALSE, MISLEADING, OR DECEPTIVE REPRESENTATIONS OR OMISSIONS OF MATERIAL INFORMATION IN CONNECTION WITH THE OFFER, SALE, OR PERFORMANCE OF ANY SERVICE;~~

(7) OFFER, PAY, OR GIVE A SUBSTANTIAL GIFT, BONUS, PREMIUM, REWARD, OR OTHER COMPENSATION TO A PERSON FOR REFERRING A PROSPECTIVE CUSTOMER TO THE LICENSEE;

(8) OFFER AN INCENTIVE, INCLUDING A GIFT, BONUS, PREMIUM, REWARD, OR OTHER COMPENSATION, TO A CONSUMER FOR EXECUTING A DEBT MANAGEMENT SERVICES AGREEMENT WITH THE LICENSEE;

(9) CHARGE FOR OR PROVIDE CREDIT INSURANCE; OR

(10) COMPROMISE ANY DEBTS OF A CONSUMER UNLESS THE LICENSEE HAS OBTAINED THE PRIOR WRITTEN APPROVAL OF THE CONSUMER, AND THE COMPROMISE ~~INCURES SOLELY TO THE BENEFIT OF~~ BENEFITS THE CONSUMER.

(B) (1) NOTWITHSTANDING ANY OTHER PROVISION OF STATE LAW, A LICENSEE MAY NOT, DIRECTLY OR INDIRECTLY, COLLECT ANY FEE FOR REFERRING, ADVISING, PROCURING, ARRANGING, OR ASSISTING A CONSUMER IN OBTAINING ANY EXTENSION OF CREDIT OR OTHER CONSUMER SERVICE FROM A LENDER OR SERVICE PROVIDER IF THE LICENSEE, OR ANY OWNER, OFFICER, DIRECTOR, PRINCIPAL, OR EMPLOYEE OF THE LICENSEE, IS AN OWNER, PARTNER, DIRECTOR, OFFICER, OR EMPLOYEE OF THE LENDER OR SERVICE PROVIDER UNLESS:

~~(I) THE LICENSEE HAS OBTAINED PRIOR APPROVAL OF THE COMMISSIONER, AND~~

~~(II) THE CONSUMER IS PROVIDED WITH A WRITTEN DISCLOSURE OF THE RELATIONSHIP.~~

(2) THIS SUBSECTION DOES NOT PROHIBIT A LICENSEE FROM REFERRING, ADVISING, PROCURING, ARRANGING, OR ASSISTING A CONSUMER IN OBTAINING ANY EXTENSION OF CREDIT OR OTHER CONSUMER SERVICE FROM A LENDER OR SERVICE PROVIDER OF WHICH THE LICENSEE, OR ANY OWNER, OFFICER, DIRECTOR, PRINCIPAL, OR EMPLOYEE OF THE LICENSEE, IS AN OWNER, PARTNER, DIRECTOR, OFFICER, OR EMPLOYEE, IF:

(I) THE LICENSEE DOES NOT DIRECTLY OR INDIRECTLY COLLECT ANY FEE; AND