

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

~~(H) (1) IN ADDITION TO ANY OTHER RIGHT OF RESCISSION CONTAINED IN THE DEBT MANAGEMENT SERVICES AGREEMENT, A CONSUMER MAY RESCIND A DEBT MANAGEMENT SERVICES AGREEMENT WITHIN 3 DAYS AFTER THE FINAL DEBT MANAGEMENT SERVICES AGREEMENT IS EXECUTED.~~

~~(2) A CONSUMER WHO RESCINDS A DEBT MANAGEMENT SERVICES AGREEMENT UNDER THIS SUBSECTION IS ENTITLED TO A REFUND OF ALL PAYMENTS MADE UNDER THE AGREEMENT, INCLUDING ANY VOLUNTARY CONTRIBUTION, LESS ANY PORTION OF THE CONSULTATION FEE THAT THE LICENSEE HAS EXPENDED IN PROVIDING SERVICES 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;

(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~~