

(3) Make, or assist or advise any consumer to make, any statement or other representation that is false or misleading, or which by the exercise of reasonable care should be known to be false or misleading, to a consumer reporting agency, government agency, or person to whom the consumer applies or intends to apply for an extension of credit, regarding a consumer's creditworthiness, credit standing, credit capacity, or true identity;

(4) Make or use any false or misleading representations in the offer or sale of the services of a credit services business;

(5) Engage, directly or indirectly, in any act, practice, or course of business which operates as a fraud or deception on any person in connection with the offer or sale of the services of a credit services business;

(6) Charge or receive any money or other valuable consideration prior to full and complete performance of the services that the credit services business has agreed to perform for or on behalf of the consumer;

(7) Create, assist a consumer to create, or provide a consumer with information on how to create, a new consumer report, credit file, or credit record by obtaining and using a different name, address, telephone number, Social Security number, or employer tax identification number; or

(8) ~~Subject to the provisions of subsection (b) of this section, assist~~ ASSIST a consumer to obtain an extension of ~~unsecured closed end credit OR CLOSED END CREDIT SECURED BY PERSONAL PROPERTY CREDIT~~ at a rate of interest which, except for federal preemption of State law, would be prohibited under Title 12, ~~Subtitle 1, 3, or 10~~ of this article.

~~(b) (1) (i) In this subsection, "payment instrument" means a check or a draft ordering a person to pay money.~~

~~(ii) "Payment instrument" includes a money order.~~

~~(2) Under subsection (a)(8) of this section, an extension of unsecured closed end credit includes an extension of credit for which a payment instrument is held to ensure payment.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect ~~October~~ June 1, 2002.

Approved May 16, 2002.