

claims without being licensed if the person applies for a license within a certain time period; and generally relating to the licensing and regulation of collection agencies.

BY repealing and reenacting, with amendments,
 Article – Business Regulation
 Section 7-101, 7-303, and 7-308
 Annotated Code of Maryland
 (2004 Replacement Volume and 2006 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Business Regulation

7-101.

(a) In this title the following words have the meanings indicated.

(b) “Board” means the State Collection Agency Licensing Board.

(c) “Collection agency” means a person who[:

(1)] engages directly or indirectly in the business of:

(1) (I) collecting for, or soliciting from another, a consumer claim;

OR

(II) **COLLECTING A CONSUMER CLAIM THE PERSON OWNS, IF THE CLAIM WAS IN DEFAULT WHEN THE PERSON ACQUIRED IT;**

(2) [in collection of a consumer claim by its owner, uses] **COLLECTING A CONSUMER CLAIM THE PERSON OWNS, USING** a name or other artifice that indicates that another party is attempting to collect the consumer claim;

(3) [gives, sells, attempts] **GIVING, SELLING, ATTEMPTING** to give or sell to another, or [uses] **USING**, for collection of a consumer claim, a series or system of forms or letters that indicates directly or indirectly that a person other than the owner is asserting the consumer claim; or

(4) [employs] **EMPLOYING** the services of an individual or business to solicit or sell a collection system to be used for collection of a consumer claim.