

(ii) Any bank, trust company, savings bank, or savings and loan association whose deposits or accounts are eligible for insurance by [the State of Maryland Deposit Insurance Fund Corporation,] the Federal Deposit Insurance Corporation[, or the Federal Savings and Loan Insurance Corporation,] or any credit union organized and chartered under the laws of this State or the United States;

(iii) Any nonprofit organization exempt from taxation under § 501(c)(3) of the Internal Revenue Code (26 U.S.C. § 501(c)(3));

(iv) Any person licensed as a real estate broker by this State where the person is acting within the course and scope of that license;

(v) Any [licensed mortgage banker] PERSON LICENSED AS A MORTGAGE LENDER BY THIS STATE;

(vi) An individual admitted to the Bar of the Court of Appeals of Maryland when the individual renders services within the course and scope of practice by the individual as a lawyer and does not engage in the credit services business on a regular and continuing basis;

(vii) Any broker-dealer registered with the Securities and Exchange Commission or the Commodity Futures Trading Commission where the broker-dealer is acting within the course and scope of that regulation; ~~or~~

(viii) Any consumer reporting agency as defined in the federal Fair Credit Reporting Act (15 U.S.C. §§ 1681 - 1681t) or in § 14-1201(f) of this title; OR

(IX) AN INDIVIDUAL LICENSED BY THE MARYLAND BOARD OF PUBLIC ACCOUNTANCY WHEN THE INDIVIDUAL RENDERS SERVICES WITHIN THE COURSE AND SCOPE OF PRACTICE BY THE INDIVIDUAL AS A CERTIFIED PUBLIC ACCOUNTANT AND DOES NOT ENGAGE IN THE CREDIT SERVICES BUSINESS ON A REGULAR AND CONTINUING BASIS.

(c) "Consumer" means any individual who is solicited to purchase or who purchases FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES the services of a credit services business.

(d) "Person" includes an individual, corporation, government or governmental subdivision or agency, business trust, estate, trust, partnership, association, 2 or more persons having a joint or common interest, and any other legal or commercial entity.

(e) "Consumer reporting agency", "consumer report", "investigative consumer report", and "file" shall have the meaning ascribed to each under § 14-1201 of this title.

(f) "Extension of credit" means the right to defer payment of debt or to incur debt and defer its payment, offered or granted primarily for personal, family, or household purposes.

(g) "Commissioner" means the Commissioner of Consumer Credit of the Department of Licensing and Regulation.