

(1) THE CREDIT SERVICES BUSINESS OFFERS OR AGREES TO SELL, PROVIDE, OR PERFORM ANY SERVICES TO A RESIDENT OF THIS STATE;

(2) A RESIDENT OF THIS STATE ACCEPTS OR MAKES THE OFFER IN THIS STATE TO PURCHASE THE SERVICES OF THE CREDIT SERVICES BUSINESS; OR

(3) THE CREDIT SERVICES BUSINESS MAKES ANY VERBAL OR WRITTEN SOLICITATION OR COMMUNICATION THAT ORIGINATES EITHER INSIDE OR OUTSIDE OF THIS STATE BUT IS RECEIVED IN THE STATE BY A RESIDENT OF THIS STATE.

(B) A CREDIT SERVICES BUSINESS IS REQUIRED TO BE LICENSED UNDER THIS SUBTITLE AND IS SUBJECT TO THE LICENSING, INVESTIGATORY, ENFORCEMENT, AND PENALTY PROVISIONS OF THIS SUBTITLE AND TITLE 11, SUBTITLE 3 OF THE FINANCIAL INSTITUTIONS ARTICLE.

(C) A LICENSE REQUIRED BY THIS SUBTITLE SHALL BE ISSUED BY THE COMMISSIONER.

(D) A PERSON NOT INCLUDED WITHIN THE DEFINITION OF A CREDIT SERVICES BUSINESS AS PROVIDED IN § 14-1901(B)(2) OF THIS SUBTITLE IS EXEMPT FROM LICENSURE REQUIREMENTS UNDER THIS SUBTITLE.

14-1905.

(a) The information statement required under § 14-1904 of this subtitle shall include:

(1) An accurate statement of the consumer's right to review any file on the consumer maintained by any consumer reporting agency, and the right of the consumer to receive a copy of a consumer report containing all information in that file as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681g) and under § 14-1206 of this title;

(2) A statement that a copy of the consumer report containing all information in the consumer's file will be furnished free of charge by the consumer reporting agency if requested by the consumer within 30 days of receiving a notice of a denial of credit as provided under the federal Fair Credit Reporting Act (15 U.S.C. § 1681j) and under § 14-1209 of this title;

(3) A statement that a nominal charge not to exceed \$5 may be imposed on the consumer by the consumer reporting agency for a copy of the consumer report containing all the information in the consumer's file, if the consumer has not been denied credit within 30 days from receipt of the consumer's request;