

Also in item (5) of this section, the reference to "an individual acting on behalf of the real estate broker" is substituted for the former references to an "associate real estate broker, real estate salesperson, or an employee of a real estate broker" for brevity and clarity.

In item (6) of this section, the former reference to a "building and loan association" is deleted as included in the reference to a "savings and loan association". See FI §§ 8-101(i) and 9-203.

In item (7) of this section, the reference to a "title" company is substituted for the former reference to an "abstract" company to conform to common usage.

In item (9) of this section, the word "lawyer" is substituted for the former words "[a]ttorney at law" and "attorney" to conform to the terminology in Title 10 of the Business Occupations and Professions Article.

Also in item (9) of this section, the former reference to collection "in the name of" a client is deleted as unnecessary in light of the phrase "for a client".

The Business Regulation Article Review Committee notes, for consideration by the General Assembly, that item (7) of this section has been revised to exempt from this title a title company "as to its" escrow business. The Committee felt that clarification was necessary to ensure that title companies, if they did collection agency work, were exempted only as to their escrow business from being licensed as collection agencies.

Defined terms: "Collection agency" § 7-101

"Person" § 1-101

7-103. EFFECT ON OTHER LAWS.

(A) ENFORCEMENT BY CONSUMER PROTECTION UNIT.

THIS TITLE DOES NOT PROHIBIT THE STATE DIVISION OF CONSUMER PROTECTION OR A LOCAL CONSUMER PROTECTION UNIT FROM ENFORCING THE MARYLAND CONSUMER DEBT COLLECTION ACT OR LOCAL LAW.

(B) ACTION AGAINST LICENSEE PROHIBITED.

A LOCAL OR STATE UNIT MAY NOT BRING AN ACTION AGAINST A LICENSED COLLECTION AGENCY FOR A SPECIFIC VIOLATION OR COMPLAINT FOR WHICH AN ACTION AGAINST THE LICENSED COLLECTION AGENCY HAS BEEN BROUGHT BY:

(1) THE BOARD UNDER THIS TITLE; OR

(2) THE STATE DIVISION OF CONSUMER PROTECTION OR A LOCAL CONSUMER PROTECTION UNIT UNDER THE MARYLAND CONSUMER DEBT COLLECTION ACT OR UNDER LOCAL LAW.