

(i) Receive any application for a loan or allow any note or contract for a loan to be signed at any place of business for which the person does not have a license;

(ii) Conduct any business under the Maryland Consumer Loan Law under a name different from the name that appears on the person's license; or

(iii) Evade the application of this section by any device, subterfuge, or pretense of any kind.

(3) This subsection does not prohibit a licensee from accommodating a borrower, at the borrower's ~~PRIOR WRITTEN~~ request, by:

(i) ~~making~~ **MAKING** a loan by mail because of the borrower's sickness or hours of employment or for similar reasons; ~~OR~~

(ii) ~~CONDUCTING ALL OR PART OF THE BUSINESS OF MAKING REAL ESTATE SECURED LOANS:~~

1. ~~BY MAIL, TELEPHONE, OR OTHER MEANS OF ELECTRONIC COMMUNICATION; OR~~

2. ~~AT A LOCATION REQUESTED BY THE BORROWER THAT IS DIFFERENT THAN THE LICENSEE'S PLACE OF BUSINESS.~~

(4) NOTWITHSTANDING PARAGRAPHS (2) AND (3) OF THIS SUBSECTION, FOR A LOAN THAT IS TO BE SECURED BY RESIDENTIAL REAL PROPERTY:

(I) A LICENSEE MAY SOLICIT AND ACCEPT AN APPLICATION FOR A LOAN:

1. BY MAIL;

2. BY TELEPHONE OR OTHER ELECTRONIC MEANS; OR

3. AT ANY LOCATION REQUESTED BY THE PROSPECTIVE

BORROWER; AND

(II) EXCEPT AS PROVIDED IN SUBPARAGRAPH (III) OF THIS PARAGRAPH, THE LOAN CLOSING SHALL BE CONDUCTED AT:

1. THE LENDER'S LICENSED LOCATION;

2. THE OFFICE OF AN ATTORNEY REPRESENTING THE LICENSEE, THE BORROWER, THE TITLE COMPANY, OR TITLE INSURER IN CONNECTION WITH THE LOAN; OR

3. THE OFFICE OF THE TITLE INSURER OR TITLE AGENCY PERFORMING CLOSING SERVICES IN CONNECTION WITH THE LOAN; AND

(III) A LICENSEE MAY CONDUCT THE LOAN CLOSING AT ANOTHER LOCATION AT THE WRITTEN REQUEST OF THE BORROWER OR THE BORROWER'S DESIGNEE TO ACCOMMODATE THE BORROWER BECAUSE OF THE BORROWER'S SICKNESS.