

~~(I) IN THE CASE OF AN ADJUSTABLE RATE MORTGAGE LOAN SECURED BY A FIRST LIEN ON RESIDENTIAL REAL PROPERTY THAT CAN INCREASE IN INTEREST RATE BUT NOT DECREASE IN INTEREST RATE BELOW THE FULLY INDEXED RATE AT THE TIME OF ORIGINATION, A MORTGAGE LOAN FOR WHICH THE ANNUAL PERCENTAGE RATE IS GREATER THAN 2 PERCENTAGE POINTS ABOVE THE YIELD ON UNITED STATES TREASURY SECURITIES HAVING COMPARABLE PERIODS OF MATURITY;~~

~~1. AS OF THE 15TH DAY OF THE PRECEDING MONTH IF THE RATE IS SET BETWEEN THE FIRST AND 14TH DAY OF THE MONTH; AND~~

~~2. AS OF THE 15TH DAY OF THE CURRENT MONTH IF THE RATE IS SET ON OR AFTER THE 15TH DAY; AND~~

~~(II) FOR ALL OTHER MORTGAGE LOANS SECURED BY A FIRST LIEN ON RESIDENTIAL REAL PROPERTY, A MORTGAGE LOAN FOR WHICH THE ANNUAL PERCENTAGE RATE IS GREATER THAN 3 PERCENTAGE POINTS ABOVE THE YIELD ON UNITED STATE TREASURY SECURITIES HAVING COMPARABLE PERIODS OF MATURITY;~~

~~1. AS OF THE 15TH DAY OF THE PRECEDING MONTH IF THE RATE IS SET BETWEEN THE FIRST AND THE 14TH DAY OF THE MONTH; AND~~

~~2. AS OF THE 15TH DAY OF THE CURRENT MONTH IF THE RATE IS SET ON OR AFTER THE 15TH DAY.~~

(c) [If] EXCEPT AS PROVIDED IN SUBSECTION (D) OF THIS SECTION, IF the loan contract provides for them, the following fees and charges also may be collected and are not interest under this subtitle:

(1) A service charge for investigation and the continued servicing of collateral for a commercial loan secured by inventory or accounts receivable;

(2) A service charge made by a broker or dealer dealing in investment securities if:

(i) Money is advanced on the security of pledged investment securities; and