

[(i)] 1. Attorney's fees for services rendered in connection with the preparation, closing, or disbursement of the loan;

[(ii)] 2. Any expense, tax, or charge paid to a governmental agency;

[(iii)] 3. Examination of title, appraisal, or other costs necessary or appropriate to the security of the loan; and

[(iv)] 4. Premiums for any insurance coverage permitted under this subtitle.

(2) NOTWITHSTANDING § 12-1009(E) OF THIS SUBTITLE, FEES AND CHARGES PERMITTED UNDER THIS SUBSECTION MAY BE IMPOSED, CHARGED, AND COLLECTED AT ANY TIME.

12-1009.

(e) [In] EXCEPT AS PROVIDED IN § 12-1005(D) OF THIS SUBTITLE, IN connection with any prepayment of any loan by a consumer borrower, the credit grantor may not impose any prepayment charge.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

**Article - Commercial Law**

12-918.1.

(A) IN THIS SECTION, "COMMISSIONER" MEANS THE COMMISSIONER OF FINANCIAL REGULATION.

(B) EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION, THE PENALTY PROVIDED UNDER § 12-918(A)(2) OF THIS SUBTITLE DOES NOT APPLY IF A CREDIT GRANTOR:

(1) PERFORMED OR OMITTED TO PERFORM AN ACT IN CONFORMITY WITH OR IN RELIANCE ON:

(I) A WRITTEN OPINION OF THE ATTORNEY GENERAL OF MARYLAND OR A REGULATION ADOPTED BY THE COMMISSIONER;