

Section 7-318 and 7-321
Annotated Code of Maryland
(2003 Replacement Volume and 2007 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article - Commercial Law

13-301.

Unfair or deceptive trade practices include any:

(14) Violation of a provision of:

(xxii) Section 14-1319 or § 14-1320 of this article; [or]

(XXIV) TITLE 7, SUBTITLE 3 OF THE REAL PROPERTY ARTICLE, THE PROTECTION OF HOMEOWNERS IN FORECLOSURE ACT; OR

Article - Real Property

Subtitle 3. Protection of Homeowners in Foreclosure ACT.

7-301.

(a) In this subtitle the following words have the meanings indicated.

(B) "COMMISSIONER" MEANS THE COMMISSIONER OF FINANCIAL REGULATION IN THE DEPARTMENT OF LABOR, LICENSING, AND REGULATION.

[(b)] (C) "Foreclosure consultant" means a person who:

(1) Solicits or contacts a homeowner in writing, in person, or through any electronic or telecommunications medium and directly or indirectly makes a representation or offer to perform any service that the person represents will:

(i) Stop, enjoin, delay, void, set aside, annul, stay, or postpone a foreclosure sale;

(ii) Obtain forbearance from any servicer, beneficiary or mortgagee;