

(iii) Assist the homeowner to exercise a right of reinstatement provided in the loan documents or to refinance a loan that is in foreclosure and for which notice of foreclosure proceedings has been published;

(iv) Obtain an extension of the period within which the homeowner may reinstate the homeowner's obligation or extend the deadline to object to a ratification;

(v) Obtain a waiver of an acceleration clause contained in any promissory note or contract secured by a mortgage on a residence in [foreclosure] DEFAULT or contained in the mortgage;

(vi) Assist the homeowner to obtain a loan or advance of funds;

(vii) Avoid or ameliorate the impairment of the homeowner's credit resulting from the filing of an order to docket or a petition to foreclose or the conduct of a foreclosure sale;

(viii) Save the homeowner's residence from foreclosure;

(ix) Purchase or obtain an option to purchase the homeowner's residence within 20 days of an advertised or docketed foreclosure sale; OR

(x) Arrange for the homeowner to become a lessee or renter entitled to continue to reside in the homeowner's residence AFTER A SALE OR TRANSFER;

[(xi) Arrange for the homeowner to have an option to repurchase the homeowner's residence; or

(xii) Engage in any documentation, grant, conveyance, sale, lease, trust, or gift by which the homeowner clogs the homeowner's equity of redemption in the homeowner's residence;] or

(2) Systematically contacts owners of [property that court records or newspaper advertisements show are in foreclosure or in danger of foreclosure] RESIDENCES IN DEFAULT TO OFFER FORECLOSURE CONSULTING SERVICES.

[(c)] (D) "Foreclosure consulting contract" means a written, oral, or equitable agreement between a foreclosure consultant and a homeowner for the provision of any foreclosure consulting service [or foreclosure reconveyance].

[(d)] (E) "Foreclosure consulting service" includes: