- $\{(4)\}$ A judgment creditor of the homeowner, if the judgment creditor's claim accrued before the written notice of foreclosure sale required under § 7–105(b) of this title is sent;
- [(5) A title insurer authorized to conduct business in the State, while performing title insurance and settlement services;
- (6) A title insurance producer licensed in the State, while performing services in accordance with the person's license;]
- (7) (5) A person licensed as a mortgage-broker or mortgage lender under Title 11, Subtitle 5 of the Financial Institutions Article while acting:
- (I) ACTING under the authority of that license; LICENSE IN REGARD TO A RESIDENCE IN DEFAULT; AND
- (II) ARRANGING FOR A REFINANCING OF A MORTGAGE LOAN FOR THE RESIDENCE IN DEFAULT;
- (8) (6) A person licensed as a real estate broker, associate real estate broker, or real estate salesperson under Title 17 of the Business Occupations and Professions Article, while the person engages in any activity for which the person is licensed under those provisions so long as any conveyance or transfer of deed, title, or establishment of equitable interest is done through a settlement as defined in § 7-311(a)(5) of this subtitle;] or ONLY:

(I) WHILE THE PERSON:

- 1. ENGAGES IN ANY ACTIVITY FOR WHICH THE PERSON IS LICENSED UNDER TITLE 17 OF THE BUSINESS OCCUPATIONS AND PROFESSIONS ARTICLE; AND
- 2. Does not violate any provision of § 7-307 of this subtitle or Title 17 of the Business Occupations and Professions Article; and
- (II) IF THE RESIDENCE IN DEFAULT FOR WHICH THE PERSON IS CONDUCTING A LICENSED ACTIVITY:
- 1. IS LISTED IN THE LOCAL MULTIPLE LISTING SERVICE; AND