- [(f)] (G) Any provision in a [foreclosure consulting] contract or other agreement concerning a [foreclosure reconveyance] SALE OR TRANSFER OF A RESIDENCE ON DEFAULT that attempts or purports to waive the homeowner's rights under this [section] TITLE, consent to jurisdiction for litigation or choice of law in a state other than Maryland, consent to venue in a county other than the county in which the property is located, or impose any costs or filing fees greater than the fees required to file an action in a circuit court, is void.
- (g)]-(H) A [foreclosure reconveyance] SALE OR TRANSFER OF A RESIDENCE IN DEFAULT may not be carried out using:
 - (1) [a] A power of attorney from the homeowner; OR
 - (2) A QUIT CLAIM DEED.
- [(h)] (I) A notice of [rescission]—CANCELLATION—need not take the particular form specified in this [subtitle]—SECTION or any form contained in any agreement-with the [foreclosure consultant or foreclosure]—purchaser and is effective, however expressed, if it indicates the intention of the homeowner to [rescind]—CANCEL the [reconveyance agreement]—CONTRACT.
- (i)-(J) The right to [rescind] CANCEL may not be conditioned on the repayment of any funds.
- [(j)] (K) Within 10 days after receipt of a notice of [rescission] CANCELLATION given in accordance with this [subtitle]-SECTION, the [foreclosure] purchaser shall return, without condition, any original deed, title, contract, and any other document signed by the homeowner.
- (k) During the [3-day] 5-DAY [rescission] CANCELLATION period, a deed or other document affecting title to the homeowner's residence IN-DEFAULT may not be recorded.

[7-311.] **7-312.**

- (a) (1) In this section the following words have the meanings indicated.
- (2) "Primary housing expenses" means the total amount required to pay regular principal, interest, rent, utilities, hazard insurance, real estate taxes, and association dues on a property.
- (3) "Resale" means a bona fide market sale of property subject to a foreclosure reconveyance by the foreclosure purchaser to an unaffiliated third party.