

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;

(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;