

- (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:

- (1) Receiving money for the purpose of distributing it to creditors in payment or partial payment of any obligation secured by a lien on a residence in [foreclosure] **DEFAULT**;
- (2) Contacting creditors on behalf of a homeowner;
- (3) Arranging or attempting to arrange for an extension of the period within which a homeowner may cure the homeowner's default and reinstate the homeowner's obligation;