

(4) Arranging or attempting to arrange for any delay or postponement of the sale of a residence in [foreclosure] **DEFAULT**;

(5) Arranging or facilitating the purchase of a homeowner's equity of redemption or legal or equitable title [within 20 days of an advertised or docketed foreclosure sale];

(6) [Arranging or facilitating any transaction through which a homeowner will become a lessee, optionee, life tenant, partial homeowner, or vested or contingent remainderman of the homeowner's residence;

(7)] Arranging or facilitating the sale of a homeowner's residence or the transfer of legal title, in any form, to another party as an alternative to foreclosure; **OR**

[(8) Arranging for a homeowner to have an option to repurchase the homeowner's residence after a sale or transfer;

(9)] (7) Arranging for or facilitating a homeowner remaining in the homeowner's residence **AFTER A SALE OR TRANSFER** as a tenant, renter, or lessee **UNDER TERMS PROVIDED IN A WRITTEN LEASE**]; or

(10) Arranging or facilitating any other grant, conveyance, sale, lease, trust, or gift by which a homeowner clogs the homeowner's equity of redemption in the homeowner's residence].

[(e) "Foreclosure purchaser" means a person who acquires title or possession of a deed or other document to a residence in foreclosure as a result of a foreclosure reconveyance.

(f) "Foreclosure reconveyance" means a transaction involving:

(1) The transfer of title to real property by a homeowner during or incident to a proposed foreclosure proceeding, either by transfer of interest from the homeowner to another party or by creation of a mortgage, trust, or other lien or encumbrance during the foreclosure process that allows the acquirer to obtain legal or equitable title to all or part of the property; and

(2) The subsequent conveyance, or promise of a subsequent conveyance, of an interest back to the homeowner by the acquirer or a person acting in participation with the acquirer that allows the homeowner to possess the real property following the completion of the foreclosure proceeding, including an interest in a contract for deed, purchase agreement, land installment sale, contract for sale, option to purchase, lease, trust, or other contractual arrangement.]