# ARTICLE 8

#### TRUTH-IN-LENDING

# (REPEALED)

#### PART 1

#### **GENERAL PROVISIONS**

# (REPEALED)

# §8-101. Short title

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-102. Findings and declaration of purpose

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-103. Definitions and rules of construction

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1991, c. 330, §1 (AMD). PL 1995, c. 326, §§2,3 (AMD). PL 2003, c. 49, §1 (AMD). PL 2007, c. 273, Pt. A, §§3, 4 (AMD). PL 2007, c. 273, Pt. A, §§37, 41 (AFF). PL 2007, c. 466, Pt. B, §6 (AMD). PL 2007, c. 466, Pt. B, §10 (AFF). PL 2007, c. 471, §\$2-7 (AMD). PL 2007, c. 471, §18 (AFF). PL 2009, c. 362, Pt. A, §§1-6 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-104. Regulations; model forms

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1989, c. 502, §§D4,D5 (AMD). PL 1997, c. 155, §C2 (AMD). PL 2007, c. 273, Pt. C, §3 (AMD). PL 2007, c. 471, §8 (AMD). PL 2007, c. 471, §18 (AFF). PL 2009, c. 362, Pt. A, §7 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-105. Determination of finance charge

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1987, c. 129, §§71,72 (AMD). PL 1995, c. 329, §2 (AMD). PL 1995, c. 614, §§A6-9,B1-3 (AMD). PL 1995, c. 614, §B4 (AFF). PL 2007, c. 273, Pt. C, §4 (AMD). PL 2009, c. 362, Pt. C, §2 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-106. Determination of annual percentage rate

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1991, c. 330, §2 (AMD). PL 2009, c. 248, §1 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-106-A. Number of percentage points

# (REPEALED)

SECTION HISTORY

PL 1995, c. 326, §4 (NEW). PL 2007, c. 273, Pt. C, §5 (AMD). PL 2007, c. 471, §§9, 10 (AMD). PL 2007, c. 471, §18 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-107. Exemption

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-108. Enforcement

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §25 (NEW). PL 1981, c. 243, §\$25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1997, c. 155, §C3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-109. Criminal liability for willful and knowing violation

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-110. Penalties inapplicable to governmental agencies

## (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### PART 2

# DISCLOSURE REQUIREMENTS

#### (REPEALED)

# §8-201. General requirement of disclosure

#### (REPEALED)

#### SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1987, c. 129, §73 (AMD). PL 1995, c. 614, §A10 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-202. Form of disclosure; additional information; tabular format required for certain credit and charge card disclosures

# (REPEALED)

#### SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1989, c. 472, §1 (AMD). PL 1989, c. 472, §1 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-203. Effect of subsequent occurrence

# (REPEALED)

#### SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-204. Right of rescission as to certain transactions

## (REPEALED)

#### SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1981, c. 698, §20 (AMD). PL 1983, c. 720, §22 (AMD). PL 1987, c. 129, §74 (AMD). PL 1995, c. 614, §A11 (AMD). PL 2007, c. 273, Pt. C, §6 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-205. Open-end consumer credit plans

#### (REPEALED)

## SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1989, c. 472, §2 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-206. Consumer credit not under open-end credit plans

#### (REPEALED)

# SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1997, c. 155, §§C4, 5 (AMD). PL 2007, c. 273, Pt. A, §5 (AMD). PL 2007, c. 273, Pt. A, §41 (AFF). PL 2009, c. 362, Pt. A, §8 (AMD). PL 2009, c. 362, Pt. A, §16 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-A. High-rate, high-fee mortgages

#### (REPEALED)

#### SECTION HISTORY

PL 1995, c. 326, §5 (NEW). PL 2003, c. 49, §§2-6 (AMD). PL 2007, c. 273, Pt. A, §§6-18 (AMD). PL 2007, c. 273, Pt. A, §§37, 41 (AFF). PL 2007, c. 273, Pt. B, §5 (REV). PL 2007, c. 273, Pt. B, §7 (AFF). PL 2007, c. 273, Pt. C, §7 (AMD). PL 2007, c. 695, Pt. A, §47 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-B. Reverse mortgages

#### (REPEALED)

SECTION HISTORY

PL 1995, c. 326, §5 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

§8-206-C. High-rate, high-fee mortgages; additional requirements

#### (REPEALED)

SECTION HISTORY

RR 2007, c. 1, §4 (COR). PL 2007, c. 273, Pt. A, §19 (NEW). PL 2007, c. 273, Pt. A, §§37,41 (AFF). PL 2009, c. 362, Pt. A, §9 (RP).

#### §8-206-D. Residential mortgage loan requirements

#### (REPEALED)

**SECTION HISTORY** 

PL 2007, c. 273, Pt. A, §20 (NEW). PL 2007, c. 273, Pt. A, §§37, 41 (AFF). PL 2007, c. 471, §§11, 12 (AMD). PL 2007, c. 471, §18 (AFF). PL 2009, c. 362, Pt. A, §10 (RP).

# §8-206-E. Special liability for violations of residential mortgage loan, higher-priced mortgage loan and high-rate, high-fee mortgage loan requirements

# (REPEALED)

SECTION HISTORY

RR 2007, c. 1, §5 (COR). PL 2007, c. 273, Pt. A, §21 (NEW). PL 2007, c. 273, Pt. A, §\$37, 41 (AFF). PL 2009, c. 362, Pt. A, §11 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-F. Investigative and legal compliance personnel

# (REPEALED)

SECTION HISTORY

PL 2007, c. 273, Pt. A, §22 (NEW). PL 2007, c. 273, Pt. A, §41 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-G. Annual report to Legislature

# (REPEALED)

SECTION HISTORY

PL 2007, c. 273, Pt. A, §23 (NEW). PL 2007, c. 273, Pt. A, §41 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-206-H. High-rate, high-fee mortgages

# (REPEALED)

SECTION HISTORY

PL 2009, c. 362, Pt. A, §12 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-I. Higher-priced mortgage loans

# (REPEALED)

**SECTION HISTORY** 

PL 2009, c. 362, Pt. A, §13 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-206-J. Residential mortgage loan requirements

#### (REPEALED)

SECTION HISTORY

PL 2009, c. 362, Pt. A, §14 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

## §8-207. Consumer lease disclosures

# (REPEALED)

**SECTION HISTORY** 

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1987, c. 321, §§1-3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-208. Civil liability

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1981, c. 698, §§21-23 (AMD). PL 1983, c. 720, §23 (AMD). PL 1989, c. 472, §§3,4 (AMD). RR 1995, c. 2, §18 (COR). PL 1995, c. 614, §§A12,C1 (AMD). PL 2007, c. 471, §13 (AMD). PL 2007, c. 471, §18 (AFF). PL 2009, c. 362, Pt. A, §15 (AMD). PL 2009, c. 362, Pt. A, §16 (AFF). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-208-A. Certain limitations on liability

#### (REPEALED)

**SECTION HISTORY** 

PL 1995, c. 614, §A13 (NEW). PL 1995, c. 614, Pt. A, §13 (NEW). PL 1997, c. 155, §C6 (AMD). PL 1997, c. 155, Pt. C, §6 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### §8-209. Liability of assignees

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1987, c. 129, §75 (AMD). PL 1995, c. 614, §A14 (AMD). PL 2007, c. 273, Pt. C, §§8, 9 (AMD). PL 2007, c. 471, §§14-17 (AMD). PL 2007, c. 471, §18 (AFF). PL 2009, c. 362, Pt. C, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### PART 3

#### **CREDIT CARD RESTRICTIONS**

# (REPEALED)

# §8-301. Issuance of credit cards

# (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-302. Liability of holder of credit card

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-303. Credit card restrictions

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 1991, c. 212 (AMD). PL 1991, c. 755, §1 (AMD). PL 1995, c. 614, §A15 (AMD). PL 1997, c. 660, §D1 (AMD). PL 2009, c. 113, §1 (AMD). PL 2009, c. 571, Pt. LLL, §1 (AMD). PL 2009, c. 618, §2 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-304. Disclosure of lists of the names, addresses and account numbers of credit card holders (REPEALED)

SECTION HISTORY

RR 1993, c. 1, §22 (COR). PL 1993, c. 86, §1 (NEW). PL 1993, c. 135, §1 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-305. Recurring charges to credit or charge cards

#### (REPEALED)

**SECTION HISTORY** 

RR 1993, c. 1, §22 (RNU). PL 1993, c. 135, §1 (NEW). PL 2011, c. 427, Pt. A, §14 (RP).

#### PART 4

#### FAIR CREDIT BILLING

# (REPEALED)

# §8-401. Correction of billing errors

#### (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-402. Regulation of credit reports

## (REPEALED)

SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

#### **§8-403.** Treatment of credit balances; returns

# (REPEALED)

# SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

# §8-404. Prompt crediting of payments

# (REPEALED)

#### SECTION HISTORY

PL 1981, c. 243, §§25,26 (NEW). PL 1981, c. 551, §3 (AMD). PL 2011, c. 427, Pt. A, §14 (RP).

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