

**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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**(REPEALED)**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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