

**§6172. Definitions**

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings. [PL 1999, c. 560, §3 (NEW).]

**1. Administrator.** "Administrator" means the Superintendent of Consumer Credit Protection within the Department of Professional and Financial Regulation.

[PL 1999, c. 560, §3 (NEW); PL 2007, c. 273, Pt. B, §6 (REV).]

**1-A. Certified counselor.** "Certified counselor" means an individual certified by a training program or organization approved by the administrator that authenticates the competence of the individual providing education and assistance to consumers in connection with debt management services.

[PL 2007, c. 36, §2 (NEW).]

**1-B. Consumer education program.** "Consumer education program" means a program or plan that seeks to improve the financial literacy of consumers.

[PL 2007, c. 36, §3 (NEW).]

**1-C. Consumer's obligation.** "Consumer's obligation" means a debt or debts incurred for personal, family or household purposes and does not include a debt or debts incurred for business or commercial purposes.

[PL 2007, c. 36, §4 (NEW).]

**2. Debt management service.** "Debt management service" means:

A. The receiving of money from a consumer for the purpose of distributing one or more payments to or among one or more creditors of the consumer in full or partial payment of the consumer's obligation; [PL 2003, c. 172, §1 (NEW).]

B. Arranging or assisting a consumer to arrange for the distribution of one or more payments to or among one or more creditors of the consumer in full or partial payment of the consumer's obligation; [PL 2003, c. 172, §1 (NEW).]

C. Exercising control, directly or indirectly, or arranging for the exercise of control over funds of a consumer for the purpose of distributing payments to or among one or more creditors of the consumer in full or partial payment of the consumer's obligation; or [PL 2003, c. 172, §1 (NEW).]

D. Acting or offering to act as an intermediary between a consumer and one or more creditors of the consumer for the purpose of adjusting, settling, discharging, reaching a compromise on or otherwise altering the terms of payment of the consumer's obligation. [PL 2003, c. 172, §1 (NEW).]

[PL 2003, c. 172, §1 (RPR).]

**3. Debt management service provider.** "Debt management service provider" means a person, wherever located, that provides or offers to provide to a consumer in this State any debt management services, in return for a fee or other consideration, and a person located in this State that provides or offers to provide to a consumer who is not a resident of this State any debt management services, in return for a fee or other consideration. "Debt management service provider" does not include:

A. A supervised financial organization; [PL 1999, c. 560, §3 (NEW).]

B. A supervised lender; or [PL 1999, c. 560, §3 (NEW).]

C. A person admitted to the practice of law in this State as of the effective date of this chapter, except to the extent that debt management services constitute the exclusive activity of that attorney.

[PL 1999, c. 560, §3 (NEW).]

[PL 2007, c. 36, §5 (AMD).]

**4. Person.** "Person" means an individual or an organization.  
[PL 1999, c. 560, §3 (NEW).]

**5. Supervised financial organization.** "Supervised financial organization" has the same meaning as in Title 9-A, section 1-301, subsection 38-A.  
[PL 1999, c. 560, §3 (NEW).]

**6. Supervised lender.** "Supervised lender" has the same meaning as defined in Title 9-A, section 1-301, subsection 39.  
[PL 1999, c. 560, §3 (NEW).]

#### SECTION HISTORY

PL 1999, c. 560, §3 (NEW). PL 2003, c. 172, §1 (AMD). PL 2007, c. 36, §§2-5 (AMD). PL 2007, c. 273, Pt. B, §6 (REV).

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