SECTION, BE AS THE AGREEMENT GOVERNING THE PLAN MAY OTHERWISE PROVIDE.

12-913.

THE PROVISIONS OF ANY OTHER LAW OF THIS STATE LIMITING THE RATE OR AMOUNT OF INTEREST, ~~DISCOUNT~~ DISCOUNTS, POINTS, FINANCE CHARGES, SERVICE CHARGES, FEES, FINES, COMMISSIONS, COSTS, EXPENSES, OR OTHER CHARGES WHICH MAY BE CHARGED, TAKEN, COLLECTED, RECEIVED, OR RESERVED MAY NOT APPLY TO EXTENSIONS OF CREDIT UNDER A REVOLVING CREDIT PLAN UNDER THIS SUBTITLE.

12-914.

(A) NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS TITLE, A ~~BANK~~ CREDIT GRANTOR MAY AT ITS OPTION OFFER A PLAN TO ANY BORROWER EITHER PURSUANT TO THIS SUBTITLE OR AS OTHERWISE PERMITTED BY APPLICABLE LAW.

(B) IF ANY PROVISION OF THIS SUBTITLE IS HELD INVALID, THE INVALIDITY SHALL NOT AFFECT ANY OTHER PROVISION OF THIS SUBTITLE WHICH CAN BE GIVEN EFFECT WITHOUT THE INVALID PROVISION.

(C) NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS TITLE, A PLAN UNDER THIS SUBTITLE IS SUBJECT ONLY TO THE DISCLOSURE REQUIREMENTS OF THIS SUBTITLE AND, TO THE EXTENT APPLICABLE, OF THE FEDERAL TRUTH IN LENDING ACT AND REGULATIONS PROMULGATED THEREUNDER.

~~12-915.~~

~~A CREDIT GRANTOR SHALL BE SUBJECT TO ALL APPLICABLE LICENSING, INVESTIGATORY, AND ENFORCEMENT PROVISIONS OF THE FINANCIAL INSTITUTIONS AND COMMERCIAL LAW ARTICLES OF THIS CODE IF THE CREDIT GRANTOR WHO MAKES A LOAN OR OTHER EXTENSION OF CREDIT UNDER THIS SUBTITLE IS ALSO:~~

~~(1) A PERSON MAKING AN INSTALLMENT LOAN UNDER TITLE 11, SUBTITLE 3 OF THE FINANCIAL INSTITUTIONS ARTICLE OTHER THAN A FINANCIAL INSTITUTION OR SELLER AS DEFINED IN TITLE 12, SUBTITLE 5 OF THE COMMERCIAL LAW ARTICLE AND OTHER THAN A HOLDER OR SELLER AS DEFINED IN TITLE 12, SUBTITLE 6 OF THE COMMERCIAL LAW ARTICLE,~~

~~(2) A PERSON MAKING A SECONDARY MORTGAGE LOAN UNDER TITLE 12, SUBTITLE 3 OF THE FINANCIAL INSTITUTIONS ARTICLE, OR~~

~~(3) A PERSON ENGAGED IN THE BUSINESS OF A SALES FINANCE COMPANY AS DEFINED IN TITLE 11, SUBTITLE 4 OF THE FINANCIAL INSTITUTIONS ARTICLE.~~

12-915.

(A) EXCEPT FOR A SELLER OF GOODS OR SERVICES NOT ENGAGED IN MAKING CASH ADVANCES TO BE PAID TO OR FOR THE ACCOUNT OF A BORROWER OFFERING EXTENSIONS OF CREDIT BY A SECONDARY LIEN ON