

1. Charge, contract for or receive, interest, in advance at a rate not to exceed 6% per year, or one-half per cent ( $\frac{1}{2}\%$ ) per month for the number of months contracted for, of the original principal amount of the loan or advance; service charges in advance, for services rendered or to be rendered, and expenses incurred or to be incurred, of four dollars (\$4.00) or one twenty-fifth ( $\frac{1}{25}$ ) of the original principal amount of the loan or advance, whichever is greater, on any loan or advance not in excess in original principal amount of Five Hundred Dollars (\$500.00): Twenty Dollars (\$20.00) or one-fiftieth ( $\frac{1}{50}$ ) of the original principal amount of any loan or advance whichever is greater, the original principal amount of which is in excess of Five Hundred Dollars (\$500.00).
2. Require repayment of contracts in equal or substantially equal monthly or other equal or substantially equal periodic installments.
3. Collect from the borrower a delinquent charge of Five Cents (5¢) for each default continuing for five (5) or more days in the payment of One Dollar (\$1.00) or a fraction thereof at the time any periodical installment is made provided, however, that such delinquent charge shall not be imposed more than once for the same default.
4. Collect from the borrower, in addition to the foregoing, the premiums actually paid for insuring real or personal property securing a loan or advance; or collect for the premiums actually paid for insuring the life of the party or parties obligated on a loan or advance, unsecured by real or personal property in an amount not to exceed the gross amount of the contract; provided that at no time shall contracts of life insurance be outstanding for more than the original amount of the contract; provided further that any such insurance hereinabove described is obtained from an insurance company authorized by the State Insurance Department of Maryland to conduct business in this State at rates which do not exceed those lawfully or acceptably filed by such insurance companies with the Insurance Department of Maryland; and is in an amount not to exceed the reasonable value of the real or personal property insured; and is of the type of coverage which bears a reasonable relation to the existing hazard or risk of loss.
5. Collect from the borrower the actual fees paid a public official or agency of the State for recording and satisfying a judgment, mortgage, encumbrance or lien on any real or personal property securing a loan or advance and the actual title insurance or reasonable attorney fees paid for searching and insuring the title to real property securing a loan or advance.