

REVISOR'S NOTE: This subsection presently appears as Art. 83, §167(c).

The only changes are in style.

(D) PERSON.

"PERSON" INCLUDES AN INDIVIDUAL, CORPORATION, BUSINESS TRUST, ESTATE, TRUST, PARTNERSHIP, ASSOCIATION, TWO OR MORE PERSONS HAVING A JOINT OR COMMON INTEREST, OR ANY OTHER LEGAL OR COMMERCIAL ENTITY.

REVISOR'S NOTE: This subsection is new language setting forth a broad, standardized definition of the word "person" as used in this article. It is a synthesis of the U.C.C. definitions of "person" and "organization" contained in §1-201 (28) and (30) of this article, except that the reference to "government or governmental subdivision or agency" is not included. This definition is in no way intended to change the present law, merely to clarify it.

14-202. CERTAIN ACTS PROHIBITED.

IN COLLECTING OR ATTEMPTING TO COLLECT AN ALLEGED DEBT A COLLECTOR MAY NOT:

- (1) USE OR THREATEN FORCE OR VIOLENCE;
- (2) THREATEN CRIMINAL PROSECUTION, UNLESS THE TRANSACTION INVOLVED THE VIOLATION OF A CRIMINAL STATUTE;
- (3) DISCLOSE OR THREATEN TO DISCLOSE INFORMATION WHICH AFFECTS THE DEBTOR'S REPUTATION FOR CREDIT WORTHINESS WITH KNOWLEDGE THAT THE INFORMATION IS FALSE;
- (4) EXCEPT AS PERMITTED BY STATUTE, CONTACT A PERSON'S EMPLOYER WITH RESPECT TO A DELINQUENT INDEBTEDNESS BEFORE OBTAINING FINAL JUDGMENT AGAINST THE DEBTOR;
- (5) EXCEPT AS PERMITTED BY STATUTE, DISCLOSE OR THREATEN TO DISCLOSE TO A PERSON OTHER THAN THE DEBTOR OR HIS SPOUSE OR, IF THE DEBTOR IS A MINOR, HIS PARENT, INFORMATION WHICH AFFECTS THE DEBTOR'S REPUTATION, WHETHER OR NOT FOR CREDIT WORTHINESS, WITH KNOWLEDGE THAT THE OTHER PERSON DOES NOT HAVE A LEGITIMATE BUSINESS NEED FOR THE INFORMATION;
- (6) COMMUNICATE WITH THE DEBTOR OR A PERSON RELATED TO HIM WITH THE FREQUENCY, AT THE UNUSUAL HOURS, OR IN ANY OTHER MANNER AS REASONABLY CAN BE EXPECTED TO ABUSE