

OR HARASS THE DEBTOR;

(7) USE OBSCENE OR GROSSLY ABUSIVE LANGUAGE IN COMMUNICATING WITH THE DEBTOR OR A PERSON RELATED TO HIM;

(8) CLAIM, ATTEMPT, OR THREATEN TO ENFORCE A RIGHT WITH KNOWLEDGE THAT THE RIGHT DOES NOT EXIST; OR

(9) USE A COMMUNICATION WHICH SIMULATES LEGAL OR JUDICIAL PROCESS OR GIVES THE APPEARANCE OF BEING AUTHORIZED, ISSUED, OR APPROVED BY A GOVERNMENT, GOVERNMENTAL AGENCY, OR LAWYER WHEN IT IS NOT.

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

The only changes are in style.

#### 14-203. LIABILITY FOR DAMAGES.

A COLLECTOR WHO VIOLATES ANY PROVISION OF THIS SUBTITLE IS LIABLE FOR ANY DAMAGES PROXIMATELY CAUSED BY THE VIOLATION, INCLUDING DAMAGES FOR EMOTIONAL DISTRESS OR MENTAL ANGUISH SUFFERED WITH OR WITHOUT ACCOMPANYING PHYSICAL INJURY.

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

The phrase "but not limited to" is deleted as unnecessary since use of the word "including" is not intended in any sense to be exclusionary or limiting. The maxim of expressio unius est exclusio alterius and doctrines of similar implication are not intended, therefore, to be made applicable by reason of this deletion.

The only other changes are in style.

Under §13-301(10), a violation of this subtitle constitutes an "unfair or deceptive trade practice" and, therefore, is subject to the provisions of Title 13, including its enforcement and penalty provisions.

#### 14-204. SHORT TITLE.

THIS SUBTITLE MAY BE CITED AS THE MARYLAND CONSUMER DEBT COLLECTION ACT.

REVISOR'S NOTE: This section is new language added to facilitate short references to the provisions of this subtitle; see, e.g.,