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§13–101.

(a) In this title the following words have the meanings indicated.

(b) (1) "Advertisement" means the publication, dissemination, or circulation of any oral or written matter, including labeling, which directly or indirectly tends to induce a person to enter into an obligation, sign a contract, or acquire title or interest in any merchandise, real property, intangibles, or service.

(2) "Advertisement" includes every device to disguise any form of business solicitation by using:

(i) A word such as "renewal", "invoice", "bill", "statement", or "reminder" to create an impression of an existing obligation if there is none; or

(ii) Other language to mislead a person in relation to a proposed commercial transaction.

(c) (1) "Consumer" means an actual or prospective purchaser, lessee, or recipient of consumer goods, consumer services, consumer realty, or consumer credit.

(2) "Consumer" includes:

(i) A co–obligor or surety for a consumer;

(ii) A licensee or recipient of computer information or computer programs under a consumer contract as defined in § 22–102 of this article;

(iii) An individual who sells or offers for sale to a merchant consumer goods or consumer realty that the individual acquired primarily for personal, household, family, or agricultural purposes; or

(iv) A fraternal, religious, civic, patriotic, educational, or charitable organization that purchases, rents, or leases goods or services for the benefit of the members of the organization.

(d) (1) "Consumer credit", "consumer debts", "consumer goods", "consumer realty", and "consumer services" mean, respectively, credit, debts or obligations, goods, real property, and services which are primarily for personal, household, family, or agricultural purposes.

(2) "Consumer goods" and "consumer services" include, respectively, goods and services which are purchased, rented, or leased by a fraternal, religious, civic, patriotic, educational, or charitable organization for the benefit of the members of the organization.

(e) "Division" means the Division of Consumer Protection of the Office of the Attorney General.

(f) "Merchandise" means any commodity, object, wares, or goods.

(g) (1) "Merchant" means a person who directly or indirectly either offers or makes available to consumers any consumer goods, consumer services, consumer realty, or consumer credit.

(2) "Merchant" includes a person:

(i) Who directly or indirectly purchases or offers to purchase any consumer goods or consumer realty from a consumer; and

(ii) Whose business includes paying off consumer debt in connection with the purchase of any consumer goods or consumer realty from a consumer.

(h) "Person" includes an individual, corporation, business trust, statutory trust, estate, trust, partnership, association, two or more persons having a joint or common interest, or any other legal or commercial entity.

(i) "Sale" includes any:

(1) Sale of or offer or attempt to sell merchandise, real property, or intangibles for cash or credit; or

(2) Service or offer for service which relates to any person, building, or equipment.

(j) "Service" means any:

(1) Building repair or improvement service;

(2) Subprofessional service;

(3) Repair of a motor vehicle, home appliance, or other similar commodity; or

(4) Repair, installation, or other servicing of any plumbing, heating, electrical, or mechanical device.

(k) "Unfair, abusive, or deceptive trade practice" has the meaning stated in Subtitle 3 of this title.

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