

~~(H) FOR ALL OTHER MORTGAGE LOANS SECURED BY A FIRST LIEN ON RESIDENTIAL REAL PROPERTY, A MORTGAGE LOAN FOR WHICH THE ANNUAL PERCENTAGE RATE IS GREATER THAN 3 PERCENTAGE POINTS ABOVE THE YIELD ON UNITED STATE TREASURY SECURITIES HAVING COMPARABLE PERIODS OF MATURITY;~~

~~1. AS OF THE 15TH DAY OF THE PRECEDING MONTH IF THE RATE IS SET BETWEEN THE FIRST AND THE 14TH DAY OF THE MONTH; AND~~

~~2. AS OF THE 15TH DAY OF THE CURRENT MONTH IF THE RATE IS SET ON OR AFTER THE 15TH DAY.~~

(c) [If] EXCEPT AS PROVIDED IN SUBSECTION (D) OF THIS SECTION, IF the loan contract provides for them, the following fees and charges also may be collected and are not interest under this subtitle:

(1) A service charge for investigation and the continued servicing of collateral for a commercial loan secured by inventory or accounts receivable;

(2) A service charge made by a broker or dealer dealing in investment securities if:

(i) Money is advanced on the security of pledged investment securities; and

(ii) Services are rendered in the collection, crediting, and disbursement of income on the investment securities and in the furnishing of income tax and other information in connection with that income;

(3) A delinquent or late charge of the greater of \$2 or 5 percent of the total amount of any delinquent or late periodic installment of principal and interest, if:

(i) The delinquency has continued for at least 15 calendar days; and

(ii) A delinquent or late charge has not already been charged for the same delinquency; and

(4) A prepayment charge or penalty on a prepayment of the unpaid principal balance of the loan, if the loan is secured by a home, by a combination of home and business property, or by agricultural property, or if the loan is a commercial loan not in excess of [\$5,000] \$15,000, provided that the charge or penalty: