**Section 145.70 Prohibited Activities**

a) A debt settlement provider shall not take:

1) Any contract, promise to pay, or other instrument that has any blank spaces when signed by a debtor;

2) Any negotiable instrument for the debt settlement provider's charges;

3) Any note, wage assignment, real estate or chattel mortgage, or other security to secure the licensee's charges;

4) Any confession of judgment or power of attorney to confess judgment against the debtor or to appear for the debtor in a judicial proceeding;

5) Any real or personal property as security for payment of a fee;

6) Concurrent with the signing of the contract or as part of the application for the contract, a release of any obligation to be performed on the part of the debt settlement provider.

b) A debt settlement provider shall not take an appointment as attorney in fact or power of attorney.

c) A debt settlement provider shall not take any legal instrument from the debtor other than the service contract and authorized rider.

d) A debt settlement provider shall not accept a fee from any person or other entity in exchange for referring potential customers.

e) No fees shall be paid to an attorney, lending institution, or any other source for the referral of customers.

f) A debt settlement provider shall not solicit or require a debtor to purchase, or agree to purchase, any policy of insurance.

g) A debt settlement provider shall not lend money or extend credit or include in the contract any debts not established prior to the execution of the contract.

h) No advance of the debt settlement provider's funds on the debtor's behalf shall be made by a debt settlement provider to any creditor or to the debtor.

i) A debt settlement provider shall not charge any fees for providing account statements or proofs of payment.