"(4) the conditions under which any other charges may be imposed, and the method by which they will be determined.

"(l) No creditor may demand or accept any finance charge in connection with any extension of credit to a natural person which exceeds

"(1) the maximum rate or amount permitted under the applicable State law, or

"(2) 18 per centum per annum,

whichever is less.

"(m) No creditor may demand or accept in connection with any extension of credit any note or other document authorizing the confession of judgment against the debtor.

"(n) The provisions of this section shall not apply to

"(1) credit transactions involving extensions of credit for business or commercial purposes, or to governments or governmental agencies or instrumentalities, or to organizations;

"(2) transactions in securities or commodities in accounts by a broker-dealer registered with the Securities and Exchange Commission; or

"(3) credit transactions, other than real property transactions, in which the total amount to be financed exceeds $25,000.