

The Commission may refer charges or complaints made by itself or other persons under the provisions of Section 224 of Article 56 of the Code to a real estate hearing board for hearings on these matters. The board holds hearings on all matters referred to it and submits its findings and recommendations to the Commission. The exercise or performance of all powers, authority, duty and functions vested in the Board by the law are subject to the power and authority of the Secretary of Licensing and Regulation as set forth in Article 41 of the Code and elsewhere in the laws of Maryland (Code 1957, 1968 Repl. Vol., 1970 Supp., Art. 56, sec. 224A).

### COMMISSIONER OF SMALL LOANS

Alan T. Fell, Commissioner  
George L. Rayburn, Assistant Commissioner  
Louis A. Nowell, Chief of Complaint and Investigation

One South Calvert Street, Baltimore 21202 Telephone: 383-3656

The office of the Commissioner of Small Loans was originally established as the Administrator of Loan Laws, an independent agency by Chapter 289, Acts of 1941, superseding a similar office established under the jurisdiction of the Bank Commissioner (Chapter 741, Acts of 1939). It adopted its present name by Chapter 402, Acts of 1970. The Commissioner is appointed by the Secretary of Licensing and Regulation with the approval of the Governor (Code 1957, 1971 Repl. Vol., Art. 41, sec. 192).

The office is responsible for the licensing of consumer loan companies and conducts investigations of these companies. The Commissioner may revoke or suspend a consumer loan license following a formal hearing before the agency, upon the finding that the licensee has violated any provisions of Article 58A of the Code. Further, the Commissioner directs investigations to discover suspected violations of the law, the purpose of which is for the protection of borrowers or the punishment of usurious money lenders.

The Commissioner is also responsible for licensing sales finance companies. He conducts annual investigations of these companies to determine their fitness to engage in the sales finance business in Maryland. Following a formal hearing before the Agency, the Commissioner may suspend or revoke such licenses for violations of the law (Code 1957, 1969 Repl. Vol., Art. 83, sec. 159).

Appropriations	1971	1972
General Funds .....	\$204,598	\$218,596
Staff: 19.		

### DEPARTMENT OF TRANSPORTATION

Harry R. Hughes, Secretary of Transportation  
J. Michael McWilliams, Assistant Attorney General,  
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The Department of Transportation was created by Chapter 526, Acts of 1970. The head of the Department is the Secretary of Trans-