

- (c) (1) The Commissioner may not:
 - (i) Engage in the business of making loans; or
 - (ii) Be a stockholder, officer, director, or member of any corporation or partnership that is engaged in the business of making loans.
- (2) The Commissioner shall devote full time to the duties of the office.
- (d) The Commissioner is entitled to the salary provided in the State budget.]

[11-104.

- (a) (1) The Commissioner may employ the staff, including investigative, secretarial, and clerical employees, that is necessary for the efficient administration of the office.
 - (2) The staff is entitled to the compensation provided in the State budget.
- (b) Each employee of the Commissioner shall devote full time to that employee's duties.]

[11-105.

- (a) The Commissioner exercises the powers and performs the duties of the office subject to the statutory authority of the Secretary.
- (b) Directors and officers of institutions licensed under Titles 11 and 12 of this article shall develop and implement, by December 31, 1989, written:
 - (1) Real estate appraisal policies; and
 - (2) Procedures pertaining to the hiring and performance of real estate appraisers.
- (c) The procedures required under subsection (b)(2) of this section shall set forth specific factors to be considered by the institution's directors and officers, including but not limited to:
 - (1) Whether the appraiser is licensed or certified under the Business Occupations and Professions Article; and
 - (2) The real estate appraiser's:
 - (i) Professional education; and
 - (ii) Experience in real estate appraising.
- (d) Real estate appraisal policies and procedures shall be submitted by institutions licensed under Titles 11 and 12 of this article to the Commissioner of Consumer Credit for review and approval.]

[11-106.

Subject to the evaluation and reestablishment provisions of the Program Evaluation Act, the provisions of this subtitle that create the Office of the Commissioner of