

production of necessary and proper books, accounts, papers, records, contracts, forms, files, and other evidence. In case of failure, refusal, or neglect of any person to comply with the order of said court or judge, such person shall be punished as for contempt of court.

(c) The Commissioner shall make findings on any complaint. The investigation, notice and hearing shall be in accordance with the provisions of this sub-title and one copy of the findings shall be given to each such person involved in the complaint.

(d) No licensee or other person shall be subject to examination or audit by the Commissioner except as provided in this sub-title. The Commissioner shall have only such powers as are expressly delegated to him by this sub-title.

144. *Penalties.* Any person who violates or participates in the violation of any provision of this sub-title, or who knowingly makes any incorrect statement of a material fact in any application, report or statement filed pursuant to this sub-title, or who knowingly omits to state any material fact necessary to give the Commissioner any information lawfully required by him or refuses to permit any lawful investigation or examination, shall be guilty of a misdemeanor and, upon conviction, shall be fined not more than five hundred dollars (\$500) or imprisoned for not more than six (6) months or both, in the discretion of the court.

145. *Definitions.* As used in this subtitle: (a) "Person" includes any individual, partnership, corporation, association, trust, joint stock company, and any other group of individuals however organized.

(b) "Sales finance company" means a person engaged in the business of acquiring, investing in, or lending money or credit on the security of, instalment sale agreements made between other parties or any interest therein, whether by purchase, discount, pledge, loan, or otherwise.

(c) "Instalment sale agreement" means any contract for the retail sale of goods, negotiated or entered into in this State, under which (1) part or all of the price is payable in one or more payments subsequent to the making of such contract, and (2) the seller has retained a security interest in the goods sold or has taken collateral security for the buyer's obligation; and shall include any conditional sale contract, any purchase-money chattel mortgage and any contract for the bailment or leasing of goods under which the bailee or lessee contracts to pay as compensation a sum substantially equivalent to or in excess of the value of the goods.