

(b) *Failure to comply.* If a person upon whom a subpoena has been properly served fails to obey its command, without reasonable cause, or if a person in attendance before the Department shall, without reasonable cause, refuse to be sworn or examined, or answer a question, or produce a book or paper when ordered to do so, pursuant to subpoena, the Director may, and upon request of any party to proceedings before the Department, shall apply to any judge of the Supreme Bench of Baltimore City or of the circuit court of any county, upon proof by affidavit of the fact, for a rule or order returnable within not less than two (2) nor more than five (5) days, directing such person to show cause before the judge who made the order, or any other judge of the same bench or circuit, why he should not be adjudged guilty of contempt and punished as contempts are punishable by courts of record; upon the return of such order, the judge, before whom the matter shall come on for a hearing, shall examine under oath such person and such person shall be given an opportunity to be heard in his own defense; and if the judge shall determine that such person has refused, without reasonable cause or legal excuse, to be examined or to answer a legal or pertinent question, or to produce a book, paper or other document which he was ordered to produce, he may forthwith find the offender in contempt of court.

(c) *Required to testify.* No person shall be excused from testifying or from producing any books or papers or documents at any hearing before the Department, when ordered to do so, upon the ground that the testimony or evidence, books, papers or documents required of him may tend to incriminate him or subject him to penalty or forfeiture; but no person shall be prosecuted, punished or subjected to any penalty or forfeiture for or on account of any act, transaction, matter or thing concerning which he shall, under oath, have, by order of the Director, testified to or produced documentary evidence relative thereto, provided, however, no person shall be exempt from prosecution unless he shall first have asserted his constitutional rights and privileges; and provided, however, that no person so testifying shall be exempt from prosecution or punishment for any perjury committed by him in his testimony.

#### 160H. ORDERS; HEARINGS.

(a) *Director to order discontinuance of illegal practice.* If the Director, as a result of any examination or from any report made to him, shall find that any association is violating the provisions of its articles of incorporation or by-laws, or the laws of this State, or of the United States, or any lawful order of the Director, he shall, by written order, state the alleged violation therein, together with the facts alleged to constitute such violation, and direct discontinuance of such violation and conformance with all requirements of law.

(b) *Contents of order; finality without hearing.* Every communication having the effect of an order to any association shall be in writing signed by the Director stating in detail the violation complained of and shall be sent by registered mail, return receipt requested, to the association affected thereby, addressed to the president thereof at the home office of the association as shown by the latest records on file with the Department, or, at the request of said association, to such person as may be designated by the association