

corporation shall act, or claim to act as principal, agent, or broker, or under, or without the authority of this Article; and for that purpose he shall have free access to the books, papers, records, safes and vaults of all such persons, co-partnerships and corporations; he shall also have authority to examine, under oath, all persons whomsoever, whose testimony he may require, relative to such loans or business.

(b) *The Administrator of Loan Laws shall prepare and promulgate rules and regulations pursuant to the Administrative Procedure Act of Maryland and shall conduct all proceedings in accordance with such Act, except as otherwise provided in this article.*

(c) *The Administrator of Loan Laws shall have, in addition to all other powers conferred upon him by this article, the power to issue orders directed to a licensee to cease and desist from a course of conduct if he shall find, after notice and hearing, that the course of conduct of the licensee results in an evasion or violation of any provision of this article, or of rules and regulations promulgated in pursuance thereof.*

15.

No licensee [or other person or corporation] shall print, publish, distribute, or broadcast over the radio or television, or cause to be printed, published, distributed, or broadcast over the radio or television, in any manner, whatsoever, any written or printed statement, or any statement in a radio or television broadcast, with regard to the rates, terms or conditions for the lending of money, credit, goods or things in action [, in amounts of three hundred dollars (\$300) or less], which is false or calculated to deceive.

[Any person, and the several officers and employees of any corporation, who shall violate this section shall be guilty of a misdemeanor and upon conviction thereof shall be punishable by a fine of not more than five hundred dollars (\$500) or by imprisonment of not more than six (6) months or by both such fine and imprisonment in the discretion of the Court.] *The Administrator of Loan Laws, on written complaint received, or upon his own motion, may, upon reasonable notice and an opportunity to be heard, issue cease and desist orders prohibiting any further use of false or deceptive advertising.*

16.

(a) Every person, copartnership, association or [and] corporation licensed hereunder may loan any sum of money, goods or things in action, not exceeding in amount of value the sum of [three hundred dollars (\$300.00)] ~~one thousand dollars (\$1,000.00)~~ FIVE HUNDRED DOLLARS (\$500.00) and may charge, contract for and receive thereon interest at a rate not to exceed three (3) per centum per month [.] ~~on that part of the unpaid principal balance not exceeding three hundred dollars (\$300), AND two (2) per centum per month on that part of the unpaid principal balance exceeding three hundred dollars (\$300) but not exceeding six hundred dollars (\$600), and one (1) per centum per month on the remainder~~ FIVE HUNDRED DOLLARS (\$500.00), provided, however, that the interest rate on any balance remaining unpaid six (6) months after