

(b) The Administrator of Loan Laws COMMISSIONER OF SMALL LOANS shall have the power to investigate any complaint arising out of a retail credit account transaction pursuant to Section 162 of this article.

(c) *The Administrator of Loan Laws shall have, in addition to all other powers conferred upon him by this subtitle, the power to issue orders directed to holders, sellers of financial institution to cease and desist from a course of conduct if he shall find, after notice and hearing, that the course of conduct of the holder, seller or financial institution results in an evasion or violation of any provisions of this subtitle IF, AFTER A HEARING HELD IN ACCORDANCE WITH SECTION 162 OF THIS ARTICLE SUBSEQUENT TO AT LEAST TEN DAYS' WRITTEN NOTICE OF THE COMPLAINT AND THE TIME AND PLACE OF THE HEARING TO THE PERSONS BY REGISTERED MAIL TO HIS PRINCIPAL PLACE OF BUSINESS, THE COMMISSIONER FINDS THAT THE PERSON HAS ENGAGED OR IS ENGAGING IN ANY ACT OR PRACTICE PROHIBITED UNDER THIS SUBTITLE, THE COMMISSIONER SHALL ORDER THE PERSON TO CEASE AND DESIST FROM THE ACTS OR PRACTICES.*

(d) *Any buyer having reason to believe that this subtitle, or any other law regulating retail credit accounts, has been violated by any person may file with the Administrator a written complaint setting forth the details of such alleged violation. Upon receipt of such complaint, the Administrator, or any person duly designated by him, may inspect the pertinent books, records, letters and contracts of any holder, seller, or financial institution or other person involved, relating to such specific written complaint THE CEASE AND DESIST ORDER SHALL COMPLY WITH SECTION 254 OF ARTICLE 41 OF THIS CODE. THE ORDER SHALL BECOME FINAL UPON EXPIRATION OF THE TIME ALLOWED FOR APPEALS FROM THE COMMISSIONER'S ORDERS PURSUANT TO SECTIONS 255 AND 256 OF ARTICLE 41 IF NO APPEAL IS TAKEN, OR, IN EVENT OF AN APPEAL, UPON FINAL DECISION OF THE COURT IF THE COURT AFFIRMS THE COMMISSIONER'S ORDER OR DISMISSES THE APPEAL.*

(e) *The Administrator, or any deputy designated by him, shall have the power to hold hearings upon such complaints and to determine the time and place in this State, reasonably convenient to the parties involved, where they shall be held; to subpoena witnesses; to take depositions of witnesses residing without the State, in the manner provided for in civil actions in courts of record; to pay such witnesses the fees and mileage for their attendance provided for witnesses in civil actions in courts of record; and to administer oaths. In case of failure of any person to comply with any lawful order or subpoena of the Administrator, or upon the refusal of any witness to appear and testify to any matter regarding which he may be lawfully interrogated, upon petition of the Administrator setting forth the facts, it shall be the duty of the circuit court of any county or any civil court of Baltimore City, or any judge thereof in vacation, to compel obedience to the requirements of such subpoena or order and to compel the 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*