

this subtitle or of securing information lawfully required hereunder, the Commissioner or his duly authorized representative may at any time investigate the business and examine the books, accounts, papers and records used therein, of (1) any licensee, (2) any other person engaged in the business described in § 165 of this subtitle or participating in [such] THAT business as principal, agent, broker, or otherwise, and (3) any person whom the Commissioner has reasonable cause to believe is violating any provision of this subtitle, whether or not [such] THE person shall claim to be within the authority or beyond the scope of this subtitle. For purposes of this section, any person who shall advertise for, solicit, or hold himself out as willing to make loan transactions in the amount of or of the value of [fifteen hundred dollars (\$1,500)] [[\$5,000]] \$3,500 or less shall, unless legally exempt hereunder, be presumed to be engaged in the business described in § 165 of this subtitle. If [such] AN investigation discloses the person investigated is violating the provisions of this subtitle, then the Commissioner may collect from the person investigated the same examining costs and in the same manner as if the person were a licensee hereunder.

193.

No licensee or other person subject to this subtitle shall advertise, display, distribute, or broadcast or cause or permit to be advertised, displayed, distributed, or broadcast, in any manner whatsoever, any false, misleading, or deceptive statement or representation with regard to the rates, terms, or conditions for loans in the amount or of the value of [fifteen hundred dollars (\$1,500)] [[\$5,000]] \$3,500 or less. The Commissioner may require that charges or rates of charge, if stated by a licensee be stated fully and clearly in [such] ANY manner as he may deem necessary to prevent misunderstanding thereof by prospective borrowers. The Commissioner may permit or require licensees to refer in their advertising to the fact that their business is under State supervision, subject to conditions imposed by him to prevent an erroneous impression as to the scope or degree of protection provided by this subtitle.

196.

(A) Every licensee qualified under this subtitle making loans or advances of money or credit not exceeding in original amount of value, [fifteen hundred dollars (1,500)] [[\$5,000]] \$3,500 may charge, contract for, collect, or receive interest, charges and fees, and may require fulfillment of conditions, as hereinafter provided: