

FINDS THAT THE CREDITOR HAS ENGAGED OR IS ENGAGING IN ANY ACT OR PRACTICE PROHIBITED BY THIS SUBTITLE, HE SHALL ORDER THE CREDITOR TO CEASE AND DESIST FROM THE ACT OR PRACTICE.

(2) THE ORDER OF THE COMMISSION SHALL COMPLY WITH THE ADMINISTRATIVE PROCEDURE ACT OF THE CODE.

(D) FINALITY OF ORDER.

(1) IF NO APPEAL IS FILED, THE ORDER BECOMES FINAL AFTER EXPIRATION OF THE TIME ALLOWED BY THE ADMINISTRATIVE PROCEDURE ACT FOR APPEALS FROM THE COMMISSIONER'S ORDERS.

(2) IF AN APPEAL IS FILED, THE ORDER BECOMES FINAL AFTER FINAL DECISION OF THE COURT AFFIRMING THE ORDER OR DISMISSING THE APPEAL.

12-704. DISCRIMINATION PROHIBITED.

WITH RESPECT TO ANY ASPECT OF A CREDIT TRANSACTION, A CREDITOR MAY NOT DISCRIMINATE AGAINST ANY APPLICANT ON THE BASIS OF SEX OR MARITAL STATUS.

12-705. DISCRIMINATORY PRACTICES DEFINED.

PROHIBITED DISCRIMINATORY PRACTICES INCLUDE ANY:

(1) REFUSAL TO [[COUNT A WIFE'S INCOME WHEN A MARRIED COUPLE APPLIES FOR AN ACCOUNT]] CONSIDER A WIFE'S INCOME WHEN BOTH PARTIES OF A MARRIAGE PARTY APPLY FOR A JOINT ACCOUNT;

(2) REFUSAL TO CONSIDER ALIMONY OR CHILD SUPPORT [[AS A VALID SOURCE OF INCOME WHERE THAT SOURCE CAN BE VERIFIED]] AWARDED BY A COURT AND RECEIVED BY THE APPLICANT AS A VALID SOURCE OF INCOME, WHERE THAT SOURCE CAN BE VERIFIED AS TO ITS AMOUNT, LENGTH OF TIME RECEIVED, AND REGULARITY OF RECEIPT;

(3) REFUSAL TO EXTEND CREDIT TO ANY PERSON SOLELY BECAUSE OF MARITAL STATUS OR CHANGE IN MARITAL STATUS;

(4) REFUSAL TO ISSUE SEPARATE ACCOUNTS TO MARRIED PERSONS WHERE EACH WOULD BE CREDIT WORTHY IF UNMARRIED;

(5) REQUEST FOR OR CONSIDERATION OF THE CREDIT RATING OF AN APPLICANT'S SPOUSE WHERE THE APPLICANT IS OTHERWISE CREDIT WORTHY AND IS NOT APPLYING FOR A JOINT ACCOUNT UNLESS THE APPLICANT LISTS CREDIT REFERENCES IN THE NAME OF SPOUSE OR FORMER SPOUSE OR HAS