(B) NOTICE OF HEARING.

THE COMMISSIONER SHALL GIVE TO THE PERSON COMPLAINED AGAINST AT LEAST TEN DAYS WRITTEN NOTICE OF THE COMPLAINT AND THE TIME AND PLACE OF ANY HEARING. THE NOTICE SHALL BE IN WRITING AND SENT BY REGISTERED OR CERTIFIED MAIL TO HIS PRINCIPAL PLACE OF BUSINESS.

(C) CEASE AND DESIST ORDER.

(1) IF, AFTER THE HEARING, THE COMMISSIONER FINDS THAT A PERSON HAS ENGAGED OR IS ENGAGING IN ANY ACT OR PRACTICE PROHIBITED BY PART II OF THIS SUBTITLE, HE SHALL ORDER THE PERSON TO CEASE AND DESIST FROM THE ACT OR PRACTICE.

(2) THE ORDER OF THE COMMISSIONER 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 ORDER.

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

(E) EXCEPTION.

FOR THE PURPOSES OF THIS SECTION, THE COMMISSIONER'S ORDER MAY NOT APPLY TO ANY:

(1) INCORPORATED BANK, SAVINGS INSTITUTION, OR TRUST COMPANY; OR

(2) A SAVINGS AND LOAN [[CORPORATION]] <u>ASSOCIATION</u>.

REVISOR'S NOTE: This section presently appears as Art. 83, §149A.

The reference to the "Commissioner of Small Loans" is corrected to "Commissioner of Consumer Credit."

In subsection (b) of this section, reference to "certified" mail is added for purposes of clarity. This is in accord with Art. 1, §20 which provides that registered and certified mail may each serve as alternatives to the other.