

material alteration of any contract, mortgage, promissory note or other document incident to a home-improvement transaction;

(5) Preparing, arranging, participating in arranging, or accepting any mortgage, promissory note, or other evidence of indebtedness upon the obligations of a home-improvement transaction with knowledge that it recites a greater monetary obligation than the consideration for the home-improvement work, which consideration may be a time sale price;

(6) Directly or indirectly publish any advertisement relating to home improvements which contains an insertion, representation or statement of fact which is false, deceptive, or misleading; provided that any advertisement which is subject to and complies with the then existing rules, regulations or guides of the Federal Trade Commission shall not be deemed false, deceptive or misleading; or by any means advertising or purporting to offer the general public any home-improvement work with the intent not to accept contracts for the particular work or at the price which is advertised or offered to the public;

(7) Violation of the building laws of this State or of any political subdivision thereof, or of the safety, or labor, or workmen's compensation insurance laws of this State;

(8) Doing any home-improvement business with or through any person who is subject to the licensing requirements of this subtitle when such person is not licensed as required;

(9) Misrepresentation of a material fact by an applicant in obtaining a license;

(10) Failure to notify the Commission of any change of control in ownership, management or business name or location, or of appointment of salesman as required by §§ 255 and 257;

(11) Conducting a home-improvement business in any name other than the one in which the contractor or salesman is licensed;

(12) Advertising in any manner whatsoever that a contractor or salesman is licensed under this subtitle; provided, however, that a contractor [may] MUST include in advertisements an accurate reference to currently operative license number consisting of and limited to the form and legend: "Maryland Home Improvement Commission License No.";

(13) Constructing, repairing or remodeling any fallout shelter with knowledge that the work does not conform to the minimum applicable standards of protection to persons using the shelter as promulgated by the State office of civil defense and disaster preparedness[.];