... any other person who makes a loan or on whose behalf a loan is made, whether or not that person ... acts or claims to act ... under the Maryland Consumer Loan Law" and requires that the Commissioner be given "access to any books, papers, records, safes, or vaults of the person under investigation...". Further, no express mechanism is provided in the law for the Commissioner to enforce any of the powers under this section against an unlicensed person. The General Assembly may wish to consider legislation in this area. See also the revisor's note to § 11-222 of this subtitle.

11-215. CEASE AND DESIST ORDERS.

SUBJECT TO THE HEARING PROVISIONS OF § 11-217 OF THIS SUBTITLE, THE COMMISSIONER MAY ORDER A LICENSEE TO CEASE AND DESIST FROM A COURSE OF CONDUCT IF THE COURSE OF CONDUCT RESULTS IN AN EVASION OR VIOLATION OF THE MARYLAND CONSUMER LOAN LAW OR OF ANY RULE OR REGULATION ADOPTED UNDER IT.

REVISOR'S NOTE: This section presently appears as Art. 58A, § 11(c).

The only changes are in style.

11-216. SUSPENSIONS AND REVOCATIONS.

(A) GROUNDS AVAILABLE — IN GENERAL.

SUBJECT TO THE HEARING PROVISIONS OF § 11-217 OF THIS SUBTITLE, THE COMMISSIONER MAY SUSPEND OR REVOKE THE LICENSE OF ANY LICENSEE WHO:

(1) VIOLATES ANY PROVISION OF THE MARYLAND CONSUMER LOAN LAW; OR

(2) KNOWINGLY AND REPEATEDLY VIOLATES ANY PROVISION OF THE MARYLAND CONSUMER DEBT COLLECTION ACT.

(B) SAME — SECOND CONVICTION UNDER § 12-316 OF THE COMMERCIAL LAW ARTICLE.

(1) THE COMMISSIONER SHALL REVOKE THE LICENSE OF ANY LICENSEE WHO IS CONVICTED TWICE OF VIOLATING § 12-316 OF THE COMMERCIAL LAW ARTICLE IF THE SECOND VIOLATION OCCURS AFTER THE FIRST CONVICTION.

(2) THE COMMISSIONER MAY NOT ISSUE ANOTHER LICENSE TO ANY PERSON WHOSE LICENSE IS REVOKED UNDER THIS SUBSECTION.

(C) FILING OF FINDINGS AND STATEMENT.

IF THE COMMISSIONER SUSPENDS OR REVOKES A LICENSE, THE COMMISSIONER SHALL FILE IN THE COMMISSIONER'S OFFICE: