

the somewhat ambiguous present Art. 83, § 159(c) and is revised to follow the practice of the Commissioner.

As to the referenced Maryland Consumer Debt Collection Act, see Title 14, Subtitle 2 of the Commercial Law Article.

11-415. HEARINGS.

(A) RIGHT TO A HEARING.

BEFORE THE COMMISSIONER TAKES ANY ACTION UNDER § 11-414 OF THIS SUBTITLE, THE COMMISSIONER SHALL GIVE THE LICENSEE AN OPPORTUNITY FOR A HEARING BEFORE THE COMMISSIONER.

(B) APPLICATION OF ADMINISTRATIVE PROCEDURE ACT.

NOTICE OF THE HEARING SHALL BE GIVEN AND THE HEARING SHALL BE HELD IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT.

(C) SPECIFIC NOTICE REQUIREMENTS.

THE HEARING NOTICE TO BE GIVEN TO THE LICENSEE SHALL BE SENT BY REGISTERED MAIL TO THE PRINCIPAL PLACE OF BUSINESS OF THE LICENSEE IN THIS STATE AT LEAST 10 DAYS BEFORE THE HEARING.

(D) ORDER SUSPENDING OR REVOKING A LICENSE.

AN ORDER SUSPENDING OR REVOKING A LICENSE SHALL STATE THE GROUNDS ON WHICH IT IS BASED AND IS NOT EFFECTIVE UNTIL 10 DAYS AFTER WRITTEN NOTICE OF THE ORDER IS SENT TO THE LICENSEE BY REGISTERED MAIL TO THE PRINCIPAL PLACE OF BUSINESS OF THE LICENSEE IN THIS STATE.

(E) COMMISSIONER TO ADOPT RULES AND REGULATIONS.

THE COMMISSIONER SHALL ADOPT RULES AND REGULATIONS FOR:

- (1) THE CONDUCT OF HEARINGS; AND
- (2) THE FORM OF FINDINGS AND ORDERS.

REVISOR'S NOTE: This section is new language derived without substantive change from Art. 83, § 159(b) and (f).

Subsection (b) of this section is new language added to advise the reader of the general applicability of the Administrative Procedure Act, Art. 41, § 244 et seq. of the Code.

In subsection (c) of this section, the present requirement that the notice specify the "time and place" of the hearing is deleted as unnecessary.