

(b) The surrender of a license does not affect any civil or criminal liability of a licensee for acts committed before the license was surrendered.

12-314.

(a) This section does not apply to a savings and loan association.

(b) The [Bank] Commissioner ~~OF-CONSUMER-CREDIT~~ shall examine the business of each licensee:

(1) At least once every 2 years; and

(2) At any other time that the [Bank] Commissioner ~~OF-CONSUMER-CREDIT~~ considers necessary.

(c) The [Bank] Commissioner ~~OF--CONSUMER-CREDIT~~ may make any other investigation of any person if the [Bank] Commissioner ~~OF--CONSUMER--CREDIT~~ has reasonable cause to believe that the person has violated any provision of the Maryland Secondary Mortgage Loan Law or of any rule or regulation adopted under it.

(d) A licensee examined or investigated by the [Bank] Commissioner ~~OF-CONSUMER-CREDIT~~ under this section shall pay to the [Bank] Commissioner ~~OF-CONSUMER-CREDIT~~ a per diem fee of not more than \$50 for each of the [Bank Commissioner's] COMMISSIONER-OF-CONSUMER-CREDIT'S COMMISSIONER'S employees engaged in the examination or investigation.

(e) In connection with an examination or investigation made under this section, the [Bank] Commissioner ~~OF-CONSUMER CREDIT~~ may:

(1) Examine the books and records of any licensee or of any other person who the [Bank] Commissioner ~~OF--CONSUMER--CREDIT~~ believes has violated any provision of the Maryland Secondary Mortgage Loan Law or of any rule or regulation adopted under it;

(2) Subpoena documents or other evidence; and

(3) Summon and examine under oath any person whose testimony the [Bank] Commissioner ~~OF--CONSUMER--CREDIT~~ requires.

(f) (1) If any person fails to comply with a subpoena or summons of the [Bank] Commissioner ~~OF--CONSUMER--CREDIT~~ under this subtitle or to testify concerning any matter about which the person may be interrogated under this subtitle, the [Bank] Commissioner ~~OF-CONSUMER-CREDIT~~ may file a petition for enforcement with the circuit court of any county or the Superior Court of Baltimore City.