

(12) If the applicant is a corporation, a detailed description of the applicant's corporate structure, including parent companies, subsidiaries, and affiliates;

(13) The applicant's business credit report;

(14) Evidence of general liability or fidelity insurance that insures against dishonesty, fraud, theft, or other malfeasance on the part of an employee of the applicant;

(15) A description of the applicant's consumer education program that is provided to consumers;

(16) A description of the applicant's financial analysis and initial budget plan, including any form or electronic model, that are used to evaluate the financial condition of consumers;

(17) A copy of the debt management services agreement that the applicant will use in its debt management services business;

(18) A copy of the applicant's plan to ensure that each debt management counselor is certified by an independent organization within 6 months after the debt management counselor is hired, and that any employee who is a supervisor or manager of a debt management counselor is certified by an independent organization within 3 months after the employee is hired; [and]

(19) THE MOST RECENT FINANCIAL STATEMENT OF EACH AFFILIATE, SUBSIDIARY, OR OTHER PERSON THAT PROVIDES SERVICES RELATED TO DEBT MANAGEMENT SERVICES FOR THE APPLICANT OR FOR ANY CONSUMER;

(20) A COPY OF EACH CONTRACT OR FEE-FOR-SERVICE ARRANGEMENT BETWEEN THE APPLICANT AND ANY PERSON THAT PROVIDES SERVICES RELATED TO THE DEBT MANAGEMENT SERVICES BUSINESS; AND

[(19)](21) Any other information that the Commissioner reasonably requires.

(c) The Commissioner may refuse an application if it contains erroneous or incomplete information.

(d) With the application, the applicant shall pay to the Commissioner:

(1) A license fee in the amount established under § 12-904 of this subtitle; and

(2) A nonrefundable investigation fee in the amount established under § 12-904 of this subtitle.

(e) With the application, the applicant shall file a surety bond with the Commissioner as provided in § 12-914 of this subtitle.