

(A) ANY CONSUMER WHO HAS REASON TO BELIEVE THAT THIS SUBTITLE HAS BEEN VIOLATED BY ANY CREDIT SERVICES BUSINESS OR BY ANY OTHER PERSON MAY FILE A WRITTEN COMPLAINT SETTING FORTH THE DETAILS OF THE ALLEGED VIOLATION WITH THE COMMISSIONER.

(B) AFTER RECEIVING THE COMPLAINT, THE COMMISSIONER MAY INSPECT THE PERTINENT BOOKS, RECORDS, LETTERS AND CONTRACTS OF ANY CREDIT SERVICES BUSINESS, AND OF ANY PERSON WHO HAS FURNISHED INFORMATION TO THE CREDIT SERVICES BUSINESS RELATING TO THE SPECIFIC WRITTEN COMPLAINT.

(C) THE COMMISSIONER MAY INVESTIGATE THE COMPLAINT AND HOLD A HEARING IN ACCORDANCE WITH § 11-413 OF THE FINANCIAL INSTITUTIONS ARTICLE.

(D) THE COMMISSIONER MAY:

(1) HOLD A HEARING ON THE COMPLAINT AT A TIME AND PLACE IN THIS STATE REASONABLY CONVENIENT TO THE PARTIES INVOLVED;

(2) SUBPOENA WITNESSES;

(3) TAKE DEPOSITIONS OF WITNESSES RESIDING WITHOUT THE STATE, IN THE MANNER PROVIDED FOR WITNESSES IN CIVIL ACTIONS IN COURTS OF RECORD;

(4) ADMINISTER OATHS;

(5) ISSUE ORDERS FOR COMPLIANCE WITH THIS SUBTITLE;
AND

(6) ISSUE CEASE AND DESIST ORDERS, AFTER FINDING A PATTERN AND PRACTICE OF VIOLATION OF THIS SUBTITLE.

(E) (1) THE COMMISSIONER SHALL GIVE TO THE CREDIT SERVICES BUSINESS, OR THE SALES PERSON, AGENT, REPRESENTATIVE, OR INDEPENDENT CONTRACTOR ACTING ON BEHALF OF THE CREDIT SERVICES BUSINESS AGAINST WHOM A COMPLAINT IS FILED WRITTEN NOTICE OF THE COMPLAINT AND THE TIME AND PLACE OF ANY HEARING.

(2) THE NOTICE SHALL:

(I) BE IN WRITING; AND

(II) BE SENT BY CERTIFIED MAIL, TO THE PRINCIPAL PLACE OF BUSINESS OF THE CREDIT SERVICES BUSINESS OR THE PRINCIPAL PLACE OF BUSINESS OR RESIDENCE ADDRESS OF THE SALESPERSON, AGENT, REPRESENTATIVE, OR INDEPENDENT CONTRACTOR ACTING ON BEHALF OF THE CREDIT SERVICES BUSINESS, AT LEAST 10 DAYS PRIOR TO THE DATE OF THE HEARING.