

(f) "Person" includes an individual, corporation, business trust, estate, trust, partnership, association, two or more persons having a joint or common interest, or any other legal or commercial entity.

12-702.

(a) The General Assembly finds that there is a need to insure that the various financial institutions and other persons and firms engaged in the extension of credit exercise their responsibility to make credit available with fairness, impartiality, and without discrimination on the basis of sex or marital status. Economic stabilization would be enhanced, and competition among the various financial institutions and other persons and firms engaged in the extension of credit would be strengthened by an absence of discrimination on the basis of sex [or], marital status, RACE, COLOR, RELIGION, NATIONAL ORIGIN, OR AGE (PROVIDED THE APPLICANT HAS CAPACITY TO CONTRACT) ~~7-OR PHYSICAL-OR-MENTAL-HANDICAP.~~

(b) It is the purpose of this subtitle to require that financial institutions and other persons and firms engaged in the extension of credit do not deny credit [solely] on the basis of sex [or], marital status, RACE, COLOR, RELIGION, NATIONAL ORIGIN, OR AGE (PROVIDED THE APPLICANT HAS CAPACITY TO CONTRACT) ~~7--OR PHYSICAL-OR-MENTAL-HANDICAP.~~

12-703.

(a) If a complaint for violation of any provisions of this subtitle is filed with the Commissioner, [he may] THE COMMISSIONER SHALL investigate the complaint and MAY hold a hearing on it in accordance with the Administrative Procedure Act.

(b) The Commissioner shall give to the creditor complained against at least 10 days written notice of the complaint and the time and place of any hearing. The notice shall be in writing and sent by registered or certified mail to his principal place of business.

(c) (1) If, after the hearing, the Commissioner finds that the creditor has engaged or is engaging in any act or practice prohibited by this subtitle, he shall order the creditor to cease and desist from the act or practice.

(2) The order of the Commissioner shall comply with the Administrative Procedure Act of the Code.

(d) (1) If no appeal is filed, the order becomes final after expiration of the time allowed by the Administrative Procedure Act for appeals from the Commissioner's orders.