

(E) REAL ESTATE APPRAISAL POLICIES AND PROCEDURES SHALL BE SUBMITTED BY THE FINANCIAL INSTITUTIONS TO THE BANK COMMISSIONER FOR REVIEW AND APPROVAL.

8-303.

(b) Without limiting the authority conferred by subsection (a) of this section, the Division Director may adopt regulations consistent with the provisions of this title and Title 9 of this article with respect to:

(1) Any powers conferred on the Division Director in this title and Title 9 of this article;

(2) Reserve requirements;

(3) Stock ownership and dividends;

(4) Stock transfers (change of control);

(5) Incorporators, controlling persons, directors, officers, employees, and agents of a savings and loan association;

(6) Bylaws;

(7) Related entities;

(8) The structure of the office of the Division;

(9) The operation, conduct, and management of savings and loan associations;

(10) Withdrawable accounts, savings accounts and plans, and contracts for savings programs;

(11) Loans and loan expenses, including underwriting procedures;

(12) Investments;

(13) Forms and definitions;

(14) Types of financial records to be maintained by savings and loan associations;

(15) Retention periods of various financial records of savings and loan associations;

(16) Internal control procedures of savings and loan associations;

(17) Chartering and branching;