

(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.

(2) If an appeal is filed, the order becomes final after final decision of the court affirming the order or dismissing the appeal.

(e) For purposes of this section [ , the Commissioner's jurisdiction may ]:

(1) "COMPLAINING PARTY" MEANS AN INDIVIDUAL WHO FILES A WRITTEN COMPLAINT WITH THE COMMISSIONER PURSUANT TO THIS SECTION.

(2) "COMMISSIONER" MEANS, AND THE RIGHTS OF THE "COMMISSIONER" VEST EXCLUSIVELY IN, THE BANK COMMISSIONER IF THE COMPLAINT IS FILED AGAINST ~~A BANKING INSTITUTION OR A STATE-CHARTERED BANK, TRUST COMPANY, SAVINGS BANK, OR CREDIT UNION.~~

(3) THE JURISDICTION OF THE COMMISSIONER OF CONSUMER CREDIT DOES not apply to any:

- [(1)](I) Incorporated bank, savings institution, or trust company;
- [(2)](II) Savings and loan association; or
- [(3)](III) Federal or State credit union.

12-918.

(a) (1) In this subsection, "notice" means the first to occur of the following:

(i) When the credit grantor receives a written notice from the borrower notifying the credit grantor of an error or violation;

(ii) When the credit grantor receives a written notice from the Commissioner of Consumer Credit or the appropriate regulatory authority notifying the credit grantor of an error or violation; or

(iii) When the credit grantor receives service of process in a civil action for an error or violation instituted by the borrower in a court of competent jurisdiction.

(2) Except for a bona fide error of computation, if a credit grantor violates any provision of this subtitle the credit grantor may collect only the principal amount of credit extended and may not collect any interest, costs, FEES, or other charges with respect to the credit extension.

(3) The penalty provided under paragraph (2) of this subsection does not apply where a credit grantor:

(i) Unintentionally and in good faith fails to comply with § 12-903, § 12-904, § 12-905, § 12-910, [or] § 12-911, § 12-913.2, § 12-923(E), OR § 12-924 of this subtitle; and