

(3) (I) IF AN ORDER ISSUED UNDER THIS SECTION DIRECTS THE CREDIT GRANTOR TO MAKE A REFUND AS AUTHORIZED IN PARAGRAPH (2) OF THIS SUBSECTION, THE CREDIT GRANTOR MAY MAKE THE REFUND BEFORE THE ORDER BECOMES FINAL.

(II) IF A CREDIT GRANTOR MAKES THE REFUND DIRECTED BY THE COMMISSIONER'S ORDER, THE ORDER FOR THE REFUND SHALL NOT BECOME FINAL AND SHALL BE WITHDRAWN BY THE COMMISSIONER.

(III) ANY ORDER WITHDRAWN BY THE COMMISSIONER MAY NOT BE CONSIDERED EVIDENCE OF THE COMMISSIONER'S INTERPRETATION OF THIS SUBTITLE.

[(2)](4) 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.

(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.

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(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