

(6) Issue cease and desist orders, if after a hearing [he] THE COMMISSIONER finds a pattern and practice of violation of this subtitle; AND

(7) IF A ~~VIOLATOR OF~~ CONSUMER REPORTING AGENCY THAT HAS VIOLATED ANY LAW REGULATING CONSUMER CREDIT REPORTING FAILS TO COMPLY WITH A LAWFUL ORDER OF THE COMMISSIONER, IMPOSE A CIVIL PENALTY OF UP TO \$1,000 \$100 FOR EACH VIOLATION FROM WHICH THE VIOLATOR FAILED TO CEASE AND DESIST OR FOR WHICH THE VIOLATOR FAILED TO TAKE ACTION ORDERED BY THE COMMISSIONER FOR COMPLIANCE WITH THE LAW. IN DETERMINING THE AMOUNT OF CIVIL PENALTY TO BE IMPOSED UNDER THIS PARAGRAPH, THE COMMISSIONER SHALL CONSIDER:

- (I) THE SERIOUSNESS OF THE VIOLATION;
- (II) THE GOOD FAITH OF THE VIOLATOR;
- (III) THE VIOLATOR'S HISTORY OF PREVIOUS VIOLATIONS;
- (IV) THE DELETERIOUS EFFECT OF THE VIOLATION UPON THE PUBLIC AND THE CREDIT GRANTING INDUSTRY;
- (V) THE ASSETS AND FINANCIAL STATUS OF THE VIOLATOR; AND
- (VI) ANY OTHER FACTORS RELEVANT TO THE DETERMINATION OF THE FINANCIAL PENALTY.

(b) If a person fails to comply with any lawful order of the Commissioner pursuant to this subtitle or if any witness fails to appear and testify to any matter regarding which [he] THE WITNESS may be lawfully interrogated, on petition of the Commissioner setting forth the facts, the circuit court of any county shall:

- (1) Compel obedience to the requirements of the subpoena or order;
 - (2) Compel the production of contracts, forms, files, and other evidence;
- and
- (3) Order compliance with any lawful order issued by the Commissioner under the provisions of subsection (a)(5) or subsection (a)(6) of this section.

(c) If a person fails, refuses, or neglects to comply with the order of the court, the court may punish that person for contempt of court.

(d) The Administrative Procedure Act, including its provisions for judicial review of a final decision in a contested case, applies to proceedings before the Commissioner pursuant to this subtitle.

(e) (1) The Commissioner shall adopt regulations necessary to administer the provisions of this subtitle.

- (2) The regulations shall include procedures for:
 - (i) Achieving accuracy in information collected and maintained in consumer files;