

(C) A VIOLATION OF THIS SUBTITLE SHALL BE AN UNFAIR AND DECEPTIVE TRADE PRACTICE WITHIN THE MEANING OF TITLE 13 OF THIS ARTICLE, EXCEPT THAT A PERSON WHO RECOVERS DAMAGES UNDER THIS SECTION FOR A VIOLATION OF THIS SUBTITLE SHALL NOT BE ENTITLED TO RECOVER DAMAGES FOR THE SAME VIOLATION UNDER § 13-408 OF THIS ARTICLE.

(D) A LESSEE MAY NOT RECOVER DAMAGES IN AN ACTION UNDER THIS SUBTITLE OR UNDER TITLE 13 OF THIS ARTICLE FOR ANY FAILURE TO COMPLY WITH ANY PROVISION OF THIS SUBTITLE IF, WITHIN 60 DAYS AFTER DISCOVERING AN ERROR AND PRIOR TO THE INSTITUTION OF AN ACTION UNDER THIS SUBTITLE OR UNDER TITLE 13 OF THIS ARTICLE OR THE RECEIPT OF WRITTEN NOTICE OF THE ERROR FROM THE LESSEE, THE LESSOR NOTIFIES THE LESSEE OF THE ERROR AND MAKES WHATEVER ADJUSTMENTS ARE NECESSARY TO CORRECT THE ERROR.

(E) (1) IF A COMPLAINT FOR VIOLATION OF ANY PROVISION OF THIS SUBTITLE IS FILED WITH THE COMMISSIONER OF CONSUMER CREDIT, THE COMMISSIONER MAY INVESTIGATE THE COMPLAINT AND HOLD A HEARING ON IT IN ACCORDANCE WITH § 11-413 OF THE FINANCIAL INSTITUTIONS ARTICLE.

(2) THE COMMISSIONER SHALL GIVE TO THE PERSON AGAINST WHOM A COMPLAINT IS FILED 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 THE PERSON'S PRINCIPAL PLACE OF BUSINESS.

(3) (I) IF, AFTER THE HEARING, THE COMMISSIONER FINDS THAT A PERSON HAS ENGAGED OR IS ENGAGING IN ANY ACT OR PRACTICE PROHIBITED BY THIS SUBTITLE, THE COMMISSIONER SHALL ORDER THE PERSON TO CEASE AND DESIST FROM THE ACT OR PRACTICE.

(II) THE ORDER OF THE COMMISSIONER SHALL COMPLY WITH THE ADMINISTRATIVE PROCEDURE ACT.

(4) (I) 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 ORDER.

(II) IF AN APPEAL IS FILED, THE ORDER BECOMES FINAL AFTER FINAL DECISION OF THE COURT AFFIRMING THE ORDER OR DISMISSING THE APPEAL.

(5) FOR PURPOSES OF THIS SECTION, THE COMMISSIONER'S ORDER MAY NOT APPLY TO ANY:

(I) INCORPORATED BANK, SAVINGS INSTITUTION, OR TRUST COMPANY;

(II) SAVINGS AND LOAN ASSOCIATION; OR

(III) FEDERAL CREDIT UNION OR STATE CHARTERED CREDIT UNION.