

(4) EMPLOYS THE SERVICES OF AN INDIVIDUAL OR BUSINESS TO SOLICIT OR SELL A COLLECTION SYSTEM TO BE USED FOR COLLECTION OF A CONSUMER CLAIM.

(d) "Commissioner" means the Commissioner of Consumer Credit.

(e) "Consumer claim" means a claim that:

(1) is for money owed or said to be owed by a resident of the State; and

(2) arises from a transaction in which, for a family, household, or personal purpose, the resident sought or got credit, money, personal property, real property, or services.

(f) "License" means a license issued by the Board to do business as a collection agency.

(g) "Licensed collection agency" means a person who is licensed by the Board to do business as a collection agency.

7-205.

(a) To carry out this title, the Board may, SUBJECT TO § 7-103(B) OF THIS TITLE:

(1) receive a written complaint and hold a hearing on an alleged violation by a collection agency of the Maryland Consumer Debt Collection Act, ~~THIS TITLE, OR THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT,~~ and OR THIS TITLE;

‡(2) mediate a dispute between a consumer and a collection agency and suggest monetary compensation of the consumer in an amount agreeable to the consumer and collection agency or other appropriate resolution or both; AND‡

(2) (3) ISSUE ORDERS:

(I) TO CEASE AND DESIST FROM THE VIOLATION AND ANY FURTHER SIMILAR VIOLATIONS; OR

(II) REQUIRING THE VIOLATOR TO TAKE AFFIRMATIVE ACTION TO CORRECT THE VIOLATION, ~~INCLUDING THE RESTITUTION OF MONEY OR PROPERTY TO ANY PERSON AGGRIEVED BY THE VIOLATION.~~

[(b) (1) If the Board concludes that conduct alleged to be a continuing violation of this title will result in irreparable harm or that a person is doing business as a collection agency without a license, the Board may sue for injunctive relief.

(2) The Board may sue under this subsection in the circuit court for the county where:

(i) the alleged violation is occurring; or

(ii) the principal place of business of the alleged violator is located.]

(B) IF A VIOLATOR FAILS TO COMPLY WITH A LAWFUL ORDER ISSUED BY THE BOARD, THE BOARD MAY IMPOSE A PENALTY OF UP TO \$500 FOR EACH VIOLATION CITED IN THE ORDER, NOT TO EXCEED \$5,000, FROM WHICH THE