

VIOLATOR FAILED TO CEASE AND DESIST OR FOR WHICH THE VIOLATOR FAILED TO TAKE AFFIRMATIVE ACTION TO CORRECT, AS ORDERED BY THE BOARD.

(C) IN DETERMINING THE AMOUNT OF ANY PENALTY TO BE IMPOSED UNDER SUBSECTION (B) OF THIS SECTION, THE BOARD SHALL CONSIDER:

- (1) THE SERIOUSNESS OF THE VIOLATION;
- (2) THE GOOD FAITH OF THE VIOLATOR;
- (3) THE VIOLATOR'S HISTORY OF PREVIOUS VIOLATIONS;
- (4) THE DELETERIOUS EFFECT OF THE VIOLATION ON THE PUBLIC AND THE COLLECTION INDUSTRY; AND
- (5) ANY OTHER FACTORS RELEVANT TO THE DETERMINATION OF THE FINANCIAL PENALTY.

7-302.

- (a) An applicant for a license shall:
- (1) submit to the Board an application on the form that the Board provides; and
 - (2) pay to the Board an application fee of \$200.
- (b) An application shall be made under oath.
- (c) If an applicant wishes to do business as a collection agency at more than 1 place, the applicant shall submit a separate application and pay a separate application fee for each place.
- (d) An application fee is nonrefundable.

(E) BEFORE A LICENSE EXPIRES, THE LICENSEE PERIODICALLY MAY RENEW THE LICENSE FOR ADDITIONAL 1-YEAR TERMS, IF THE LICENSEE:

- (1) OTHERWISE IS ENTITLED TO BE LICENSED;
- (2) PAYS TO THE BOARD A RENEWAL FEE OF \$200;
- (3) SUBMITS TO THE BOARD A RENEWAL APPLICATION ON A FORM REQUIRED BY THE BOARD; AND
- (4) FILES WITH THE BOARD A BOND OR BOND CONTINUATION CERTIFICATE AS REQUIRED UNDER § 7-304 OF THIS SUBTITLE.

7-303.

- (a) Within 60 days after an applicant submits an application for a license and pays the application fee, the Board shall approve or deny the application.
- (b) Subject to the hearing provisions of § 7-309 of this subtitle, the Board may deny a license to an applicant if: