

12-701.

(c) "Commissioner" means the Commissioner of [Consumer Credit,] FINANCIAL REGULATION [except when used concerning actions of a bank, trust company, or savings bank organized under the laws of any state and having a branch in this State, when it shall mean the State Bank Commissioner].

12-706.

The provisions of this subtitle shall be administered by the Commissioner of [Consumer Credit] ~~FINANCIAL REGULATION~~ [except that the State Bank Commissioner shall have sole jurisdiction for administration of banking institutions as defined in § 1-101 of the Financial Institutions Article].

12-915.

(c) If a license is required by this section, it shall be issued by the Commissioner [of Consumer Credit] OF FINANCIAL REGULATION.

12-916.

(a) If a written complaint for violation of any provision of this subtitle, including the disclosure requirements of this subtitle and the federal Truth-in-Lending Act and regulations promulgated thereunder, or any other law of this State that regulates loans or other extensions of credit is filed with the Commissioner of FINANCIAL REGULATION [Consumer Credit], the Commissioner may investigate the complaint and hold a hearing on it in accordance with § 11-413 of the Financial Institutions Article.

†(e) For purposes of this section:

†(1) "~~Complaining~~, "complain~~ing~~ party" means an individual who files a written complaint with the Commissioner OF FINANCIAL REGULATION pursuant to this section.

[(2) "Commissioner" means, and the rights of the "Commissioner" vest exclusively in, the State Bank Commissioner if the complaint is filed against a bank, trust company, savings bank, or credit union organized under the laws of any state and having a branch in this State.

(3) The jurisdiction of the Commissioner of Consumer Credit does not apply to any:

- (i) Incorporated bank, savings institution, or trust company;
- (ii) Savings and loan association; or
- (iii) Federal or State credit union.]

12-918.

(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;