

(ix) Any statement as to the condition of the goods at the time of repossession which would cause their value to be increased or decreased above or below the market value for goods of like kind and quality.

(3) In addition to the information required under paragraph (2) of this subsection, the seller shall file with the Commissioner [of Consumer Credit] OF FINANCIAL REGULATION the purchaser's name, address, and business address. The Commissioner may provide to the borrower the purchaser's name, address, and business address if the Commissioner determines that the borrower must have the information in order to ascertain that:

(i) The sale was accomplished in a commercially reasonable manner;
and

(ii) Any alleged deficiency balance due the seller is, in fact, due.

(4) The Commissioner [of Consumer Credit] OF FINANCIAL REGULATION may make a determination concerning any private sale that the sale was not accomplished in a commercially reasonable manner. Upon that determination, the Commissioner may enter an order disallowing any claim for a deficiency balance.

14-1201.

(j) "Commissioner" means the Commissioner of ~~Consumer Credit~~ FINANCIAL REGULATION of the Department of Labor, Licensing, and Regulation.

14-1206.

(a) A consumer reporting agency shall, upon request and proper identification of a consumer, provide the consumer:

(1) An exact copy of any file on that consumer except any part of the file which contains medical information;

(2) A written explanation of codes or trade language used;

(3) A description of the rights of the consumer under this subtitle; and

(4) The name, address, and telephone number of the Commissioner [of Consumer Credit].

14-1217.

(a) Any consumer who has reason to believe that this subtitle, or any other law regulating consumer credit reporting, has been violated by any person may file with the Commissioner ~~OF FINANCIAL REGULATION~~ a complaint setting forth the details of an alleged violation.

(b) After receipt of the complaint, the Commissioner may inspect the pertinent books, records, letters and contracts of any agency, and of any person who has furnished information to the agency relating to the specific written complaint.

[(c) The Bank Commissioner has exclusive jurisdiction to handle any complaint made under this subtitle against a banking institution or credit union.]