

(3) A CIVIL PENALTY UP TO A MAXIMUM AMOUNT OF \$1,000 FOR A FIRST VIOLATION AND A MAXIMUM AMOUNT OF \$5,000 FOR A EACH SUBSEQUENT VIOLATION;

(4) A DECLARATORY JUDGMENT;

(5) AN ORDER PREVENTING ACCESS TO THE VIOLATOR'S ASSETS;

(6) RESCISSION;

(7) RESTITUTION; AND

(8) ANY OTHER RELIEF AS THE COURT DEEMS JUST.

(C) THE COMMISSIONER MAY NOT BE REQUIRED TO POST A BOND IN AN ACTION UNDER THIS SECTION.

11-215.

(A) Subject to the hearing provisions of § 11-217 of this subtitle, the Commissioner may order a licensee OR ANY OTHER PERSON to cease and desist from a course of conduct if the course of conduct results in an evasion or violation of the Maryland Consumer Loan Law or of any rule or regulation adopted under it.

(B) (1) SUBJECT TO THE PROVISIONS OF PARAGRAPH (2) OF THIS SUBSECTION, WHEN THE COMMISSIONER DETERMINES THAT A LICENSEE OR ANY OTHER PERSON IS ABOUT TO ENGAGE IN AN ACT OR PRACTICE CONSTITUTING AN EVASION OR VIOLATION OF THE MARYLAND CONSUMER LOAN LAW OR OF ANY RULE OR REGULATION ADOPTED UNDER THE MARYLAND CONSUMER LOAN LAW, AND THAT IMMEDIATE ACTION AGAINST THE LICENSEE OR PERSON IS IN THE PUBLIC INTEREST, THE COMMISSIONER MAY IN THE COMMISSIONER'S DISCRETION ISSUE, WITHOUT A PRIOR HEARING, A SUMMARY ORDER DIRECTING THE LICENSEE OR PERSON TO CEASE AND DESIST FROM ENGAGING IN THE ACT OR PRACTICE.

(2) A SUMMARY CEASE AND DESIST ORDER ISSUED UNDER PARAGRAPH (1) OF THIS SUBSECTION SHALL GIVE THE LICENSEE OR PERSON:

(I) SUBJECT TO THE HEARING PROVISIONS OF § 11-217 OF THIS SUBTITLE, NOTICE OF THE OPPORTUNITY FOR A HEARING TO DETERMINE WHETHER THE SUMMARY CEASE AND DESIST ORDER SHOULD BE VACATED, MODIFIED, OR ENTERED AS FINAL; AND

(II) NOTICE THAT THE SUMMARY CEASE AND DESIST ORDER WILL BE ENTERED AS FINAL IF THE LICENSEE OR PERSON DOES NOT REQUEST A HEARING WITHIN 15 DAYS OF RECEIPT OF THE SUMMARY CEASE AND DESIST ORDER

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June 1, 2000.

Approved May 18, 2000.