

(16) A DESCRIPTION OF THE APPLICANT'S FINANCIAL ANALYSIS AND FINANCIAL ANALYSIS INITIAL BUDGET PLAN, INCLUDING ANY FORM OR ELECTRONIC MODEL, THAT IS ARE USED TO EVALUATE THE ~~FINANCIAL CONDITION DEBT OBLIGATIONS~~ FINANCIAL CONDITION OF CONSUMERS;

(17) A COPY OF THE DEBT MANAGEMENT SERVICES AGREEMENT THAT THE APPLICANT WILL USE IN ITS DEBT MANAGEMENT SERVICES BUSINESS;

(18) A COPY OF THE APPLICANT'S PLAN TO ENSURE THAT EACH DEBT MANAGEMENT COUNSELOR ~~EMPLOYED BY THE APPLICANT~~ IS CERTIFIED BY AN INDEPENDENT ORGANIZATION WITHIN 6 MONTHS AFTER THE DEBT MANAGEMENT COUNSELOR IS HIRED, AND THAT ANY EMPLOYEE WHO IS A SUPERVISOR OR MANAGER OF A DEBT MANAGEMENT COUNSELOR IS CERTIFIED BY AN INDEPENDENT ORGANIZATION WITHIN 3 MONTHS AFTER THE EMPLOYEE IS HIRED; AND

(19) ANY OTHER INFORMATION THAT THE COMMISSIONER REASONABLY REQUIRES.

(C) THE COMMISSIONER MAY REFUSE AN APPLICATION IF IT CONTAINS ERRONEOUS OR INCOMPLETE INFORMATION.

(D) WITH THE APPLICATION, THE APPLICANT SHALL PAY TO THE COMMISSIONER:

(1) A LICENSE FEE IN THE AMOUNT ESTABLISHED UNDER § 12-904 OF THIS SUBTITLE; AND

(2) A NONREFUNDABLE INVESTIGATION FEE IN THE AMOUNT ESTABLISHED UNDER § 12-904 OF THIS SUBTITLE.

(E) WITH THE APPLICATION, THE APPLICANT SHALL FILE A SURETY BOND WITH THE COMMISSIONER AS PROVIDED IN § 12-914 OF THIS SUBTITLE.

12-909.

(A) IN CONNECTION WITH AN INITIAL APPLICATION, A RENEWAL APPLICATION, AND AT ANY OTHER TIME THE COMMISSIONER REQUESTS, AN APPLICANT OR LICENSEE SHALL PROVIDE FINGERPRINTS FOR USE BY THE FEDERAL BUREAU OF INVESTIGATION AND THE MARYLAND CRIMINAL JUSTICE INFORMATION SYSTEM CENTRAL REPOSITORY OF THE DEPARTMENT OF PUBLIC SAFETY AND CORRECTIONAL SERVICES TO CONDUCT CRIMINAL HISTORY RECORDS CHECKS.

(B) AN APPLICANT OR LICENSEE REQUIRED TO PROVIDE FINGERPRINTS UNDER THIS SECTION SHALL PAY ANY PROCESSING OR OTHER REQUIRED FEE.

(C) IF THE APPLICANT OR LICENSEE IS A CORPORATION, THE FINGERPRINTING AND CRIMINAL HISTORY RECORDS CHECK REQUIREMENTS SHALL APPLY TO THE PRESIDENT AND ANY OTHER OFFICER, DIRECTOR, PRINCIPAL, OR OWNER OF THE CORPORATION AS REQUIRED BY THE COMMISSIONER.

(D) THE COMMISSIONER ~~MAY~~ SHALL REQUIRE ANY AGENT ACTING ON BEHALF OF A LICENSEE TO MANAGE A TRUST ACCOUNT REQUIRED UNDER § 12-917