OF THIS SUBTITLE, <u>AND ANY AGENT OF THE LICENSEE WHO HAS ACCESS TO THE ACCOUNT</u>, TO 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. 12–910.

- (A) AFTER AN APPLICANT FOR A LICENSE FILES A COMPLETE APPLICATION, FILES A SURETY BOND, AND PAYS THE LICENSE AND INVESTIGATION FEES REQUIRED UNDER THIS SUBTITLE, THE COMMISSIONER SHALL INVESTIGATE THE FACTS RELEVANT TO THE APPLICATION TO DETERMINE IF THE APPLICANT MEETS THE REQUIREMENTS OF THIS SUBTITLE.
- (B) UNLESS THE COMMISSIONER NOTIFIES AN APPLICANT THAT A DIFFERENT TIME PERIOD IS NECESSARY, THE COMMISSIONER SHALL APPROVE OR DENY EACH APPLICATION FOR A LICENSE WITHIN 60 DAYS AFTER THE DATE ON WHICH THE COMPLETE APPLICATION IS FILED, THE SURETY BOND IS FILED, AND THE FEES ARE PAID.
- (C) THE COMMISSIONER SHALL ISSUE A LICENSE TO ANY APPLICANT THAT MEETS THE REQUIREMENTS OF THIS SUBTITLE.
- (D) (1) IF AN APPLICANT DOES NOT MEET THE REQUIREMENTS OF THIS SUBTITLE, THE COMMISSIONER:
- (I) SUBJECT TO THE HEARING PROVISIONS OF § 12–927 OF THIS SUBTITLE, SHALL DENY THE APPLICATION;
 - (II) SHALL NOTIFY THE APPLICANT IMMEDIATELY OF THE DENIAL;
 - (III) SHALL REFUND THE LICENSE FEE; AND
 - (IV) SHALL KEEP THE INVESTIGATION FEE.
- (2) WITHIN 30 DAYS AFTER THE COMMISSIONER DENIES AN APPLICATION, THE COMMISSIONER SHALL STATE THE REASONS FOR THE DENIAL IN WRITING AND MAIL THEM TO THE APPLICANT AT THE ADDRESS LISTED IN THE APPLICATION.

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- (A) THE COMMISSIONER SHALL INCLUDE ON EACH LICENSE:
 - (1) THE NAME OF THE LICENSEE;
 - (2) THE ADDRESS AT WHICH THE BUSINESS IS TO BE CONDUCTED; AND
- (3) THE DEBT MANAGEMENT SERVICES LICENSE NUMBER OF THE LICENSEE.
- (B) A LICENSE AUTHORIZES THE LICENSEE TO PROVIDE DEBT MANAGEMENT SERVICES.