

(1) EXAMINE ALL BOOKS, ACCOUNTS, AND RECORDS THAT THE COMMISSIONER DETERMINES ARE NECESSARY TO CONDUCT A COMPLETE EXAMINATION, INCLUDING THE BOOKS, ACCOUNTS, AND RECORDS IN THE POSSESSION OF A SUBSIDIARY, AFFILIATE, OR OTHER PERSON THAT RELATE TO THE OPERATION OF AND SERVICES PROVIDED BY THE LICENSEE'S DEBT MANAGEMENT SERVICES BUSINESS; AND

(2) EXAMINE UNDER OATH ANY OWNER, OFFICER, DIRECTOR, PRINCIPAL, AND EMPLOYEE OF THE LICENSEE OR ANY OTHER INDIVIDUAL WHO MAY PROVIDE INFORMATION ON BEHALF OF THE LICENSEE.

12-925.

A LICENSEE SHALL INCLUDE IN ANY ADVERTISEMENT THE LICENSEE'S DEBT MANAGEMENT SERVICES LICENSE NUMBER.

12-926.

(A) EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION, AND SUBJECT TO THE HEARING PROVISIONS OF § 12-927 OF THIS SUBTITLE, THE COMMISSIONER MAY DENY A LICENSE TO AN APPLICANT, REPRIMAND A LICENSEE, OR SUSPEND OR REVOKE THE LICENSE OF A LICENSEE IF THE APPLICANT OR LICENSEE OR AN OWNER, OFFICER, DIRECTOR, OR PRINCIPAL OF THE APPLICANT OR LICENSEE:

(1) FRAUDULENTLY OR DECEPTIVELY OBTAINS OR ATTEMPTS TO OBTAIN A LICENSE;

(2) FRAUDULENTLY OR DECEPTIVELY USES A LICENSE OR DEBT MANAGEMENT SERVICES LICENSE NUMBER;

(3) PRESENTS OR ATTEMPTS TO PRESENT THE DEBT MANAGEMENT SERVICES LICENSE NUMBER OF ANOTHER LICENSEE AS THE APPLICANT'S OR LICENSEE'S DEBT MANAGEMENT SERVICES LICENSE NUMBER;

(4) VIOLATES ANY PROVISION OF THIS SUBTITLE OR ANY REGULATION ADOPTED UNDER THIS SUBTITLE;

(5) IS CONVICTED UNDER THE LAWS OF THE UNITED STATES OR OF ANY STATE OF:

(I) A FELONY; OR

(II) A MISDEMEANOR THAT IS DIRECTLY RELATED TO THE FITNESS AND QUALIFICATION OF THE APPLICANT OR LICENSEE TO ENGAGE IN THE BUSINESS OF PROVIDING DEBT MANAGEMENT SERVICES;

(6) IN CONNECTION WITH THE PROVISION OF DEBT MANAGEMENT SERVICES:

(I) COMMITS A FRAUD;

(II) ENGAGES IN AN ILLEGAL OR DISHONEST ACTIVITY;