

(III) HAS ENGAGED OR PARTICIPATED IN AN UNSAFE OR UNSOUND ACT; OR

(IV) MISREPRESENTS OR FAILS TO DISCLOSE A MATERIAL FACT TO A PERSON ENTITLED TO THAT INFORMATION;

(7) ENGAGES IN FALSE, MISLEADING, OR DECEPTIVE ADVERTISING; OR

(8) OTHERWISE DEMONSTRATES UNWORTHINESS, BAD FAITH, DISHONESTY, OR ANY OTHER QUALITY THAT INDICATES THAT THE BUSINESS OF THE APPLICANT OR LICENSEE HAS NOT BEEN OR WILL NOT BE CONDUCTED HONESTLY, FAIRLY, AND EQUITABLY.

(B) IN DETERMINING WHETHER TO DENY A LICENSE TO AN APPLICANT, REPRIMAND A LICENSEE, OR SUSPEND OR REVOKE THE LICENSE OF A LICENSEE FOR A REASON LISTED IN SUBSECTION (A)(5) OF THIS SECTION, THE COMMISSIONER SHALL CONSIDER:

(1) THE NATURE OF THE CRIME;

(2) THE RELATIONSHIP OF THE CRIME TO THE ACTIVITIES AUTHORIZED BY THE LICENSE;

(3) WITH RESPECT TO A FELONY, THE RELEVANCE OF THE CONVICTION TO THE FITNESS AND QUALIFICATION OF THE APPLICANT OR LICENSEE TO PROVIDE DEBT MANAGEMENT SERVICES;

(4) THE LENGTH OF TIME SINCE THE CONVICTION; AND

(5) THE BEHAVIOR AND ACTIVITIES OF THE APPLICANT OR LICENSEE SINCE THE CONVICTION.

(C) SUBJECT TO THE HEARING PROVISIONS OF § 12-927 OF THIS SUBTITLE, THE COMMISSIONER SHALL DENY A LICENSE TO AN APPLICANT AND 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 HAS:

(1) COMMITTED A VIOLATION OF SUBSECTION (A) OF THIS SECTION THAT DIRECTLY RESULTS IN PROPERTY DAMAGE OR MONETARY LOSS BY ANY OTHER PERSON; AND

(2) HAS NOT RESTORED THE PROPERTY OR MONEY TO THE PERSON OR PAID THE VALUE OF THE PROPERTY TO THE PERSON.

12-927.

(A) BEFORE THE COMMISSIONER DENIES AN APPLICATION FOR A LICENSE UNDER § 12-910 OF THIS SUBTITLE OR TAKES ANY ACTION UNDER § 12-926 OF THIS SUBTITLE, THE COMMISSIONER SHALL GIVE THE APPLICANT OR LICENSEE AN OPPORTUNITY FOR A HEARING.