

(2) PHOTOGRAPHIC, ELECTRONIC, OR OTHER SIMILAR FORM APPROVED BY THE COMMISSIONER.

(D) IF THE COMMISSIONER FINDS THAT THE BOOKS, ACCOUNTS, AND RECORDS OF THE LICENSEE ARE INSUFFICIENT TO DETERMINE COMPLIANCE WITH THIS SUBTITLE, THE COMMISSIONER MAY REQUIRE THE LICENSEE TO HAVE A CERTIFIED PUBLIC ACCOUNTANT AUDIT THE LICENSEE, AT THE LICENSEE'S EXPENSE, FOR ANY PERIOD OF TIME THAT THE COMMISSIONER CONSIDERS NECESSARY.

(E) (1) A LICENSEE SHALL KEEP ALL BOOKS, ACCOUNTS, AND RECORDS RELATING TO A CONSUMER CONFIDENTIAL, AND MAY NOT DISCLOSE ANY INFORMATION ABOUT A CONSUMER EXCEPT TO A DULY AUTHORIZED GOVERNMENT OFFICIAL, THE CONSUMER, OR THE CONSUMER'S REPRESENTATIVE.

(2) A DULY AUTHORIZED GOVERNMENT OFFICIAL MAY DISCLOSE INFORMATION OBTAINED UNDER PARAGRAPH (1) OF THIS SUBSECTION ONLY IN ACCORDANCE WITH TITLE 10, SUBTITLE 6 OF THE STATE GOVERNMENT ARTICLE.

(F) THE REQUIREMENTS OF THIS SECTION ALSO APPLY TO 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.

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(A) TO DISCOVER ANY VIOLATIONS OF THIS SUBTITLE OR TO OBTAIN ANY INFORMATION REQUIRED BY THIS SUBTITLE, THE COMMISSIONER AT ANY TIME MAY INVESTIGATE THE BUSINESS OF:

(1) A LICENSEE;

(2) A PERSON THAT IS ENGAGED OR PARTICIPATING IN THE BUSINESS OF PROVIDING DEBT MANAGEMENT SERVICES; AND

(3) ANY OTHER PERSON THAT THE COMMISSIONER HAS CAUSE TO BELIEVE IS VIOLATING THIS SUBTITLE OR ANY REGULATION ADOPTED UNDER THIS SUBTITLE, WHETHER THAT PERSON CLAIMS TO BE WITHIN OR BEYOND THE SCOPE OF THIS SUBTITLE.

(B) FOR THE PURPOSES OF THIS SECTION, THE COMMISSIONER:

(1) SHALL BE GIVEN ACCESS TO THE PLACE OF BUSINESS, BOOKS, PAPERS, RECORDS, SAFES, AND VAULTS OF THE PERSON UNDER INVESTIGATION; AND

(2) MAY SUMMON AND EXAMINE UNDER OATH ANY PERSON WHOSE TESTIMONY THE COMMISSIONER REQUIRES.

(C) IF, AFTER AN INVESTIGATION CONDUCTED UNDER THIS SUBSECTION, THE COMMISSIONER FINDS THAT THE PERSON THAT WAS INVESTIGATED VIOLATED THIS SUBTITLE OR ANY REGULATION ADOPTED UNDER THIS SUBTITLE, THE PERSON