

(j) The Administrative Procedure Act, including its provisions for judicial review of a final decision in a contested case, applies to proceedings before the Commissioner pursuant to this subtitle.

### Article – Financial Institutions

11-301

(a) This subtitle does not apply to any loan or extension of credit:

- (1) Between relatives;
- (2) Between an employer and an employee;
- (3) Between a landlord and a tenant; or

(4) Between a primary or secondary or nonprofit degree-granting postsecondary academic educational institution and a student or parents or guardian of that student, for tuition or other expenses of education at that institution.

(b) The licensing provisions of this subtitle do not apply to any of the following persons, if organized under the laws of this State or otherwise qualified to do business in this State:

- (1) A banking institution;
- (2) A national banking association;
- (3) A federal or state savings and loan association;
- (4) A federal or state credit union;
- (5) A licensee under Title 11, Subtitle 2 of this article; or
- (6) A seller of goods or services or both not engaged in:

(i) Making loans; [or]

(ii) Offering extensions of credit secured by secondary liens on residential real property; OR

(III) ACTING AS A CREDIT SERVICES BUSINESS AS DEFINED UNDER TITLE 14, SUBTITLE 19 OF THE COMMERCIAL LAW ARTICLE.

11-302.

(a) In this section, “installment loan” means a loan or extension of credit made for consideration under § 12-103(a)(3) or (c), Title 12, Subtitle 9, or Title 12, Subtitle 10 of the Commercial Law Article.

(b) Unless the person is licensed by the Commissioner of Consumer Credit, a person may not:

- (1) Engage in the business of making installment loans; [or]