- (HI) THE AMOUNT AND NATURE OF THE LIABILITIES, INCLUDING CONTINGENT LIABILITIES, OF THE APPLICANT:
- (IV) THE HISTORY OF, AND PROSPECTS FOR, THE APPLICANT TO EARN AND RETAIN INCOME;
 - (V) THE QUALITY OF THE OPERATIONS OF THE APPLICANTS
- (VI) THE QUALITY OF THE MANAGEMENT OF THE APPLICANT;
- (VII) THE QUALITY AND NATURE OF THE PERSON THAT CONTROLS THE APPLICANT; AND

(VIII) ANY OTHER FACTOR THE COMMISSIONER CONSIDERS
RELEVANT.

- (d) (1) [The] EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, THE Commissioner may deny an application for a license to any person who has been officially reprimanded or has committed any act that would be a ground for suspension or revocation of a license under this subtitle.
- (2) THE COMMISSIONER SHALL DENY AN APPLICATION FOR A LICENSE FILED BY:
- (I) AN INDIVIDUAL WHO HAS BEEN CONVICTED WITHIN THE LAST 10 YEARS OF A FELONY INVOLVING FRAUD, THEFT, OR FORGERY; AND
- (II) AN ENTITY THAT HAS A DIRECTOR, OFFICER, PARTNER, MEMBER, OR OWNER OF 10 PERCENT OR MORE OF THE ENTITY WHO HAS BEEN CONVICTED WITHIN THE LAST 10 YEARS OF A FELONY INVOLVING FRAUD, THEFT, OR FORGERY.

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- (a) (1) To apply for a license, an applicant shall complete, sign, and submit to the Commissioner an application made under oath on the form that the Commissioner requires.
- (b) With each application, the applicant shall pay to the Commissioner THE FOLLOWING FEES: