

cept that an extension granted without any additional charge may be made by an instrument signed by the licensee only. An exact copy of such instrument shall be delivered to the buyer at the time such renewal, extension or refund is made. It shall state the full names and post office addresses of all parties thereto, identify the instalment agreement to which it relates, describe the goods subject thereto, and set forth any security interest or collateral security which was reserved or taken to secure the instalment agreement and which is retained to secure the renewal, extension or refund. It shall state the amount of the extended principal, the agreed rate of charge, the number of instalments scheduled, and the time and amount of each.

(d) Any buyer obligated to a licensee on any renewal, extension or refund agreement shall have the right at any time to pay the unpaid balance thereof whether then due or not. Upon such prepayment in full before maturity in money or by subsequent renewal or otherwise, the licensee shall pay or credit to the buyer the unearned portion of the total charge made for the renewal, extension or refund.

143. *Investigations on Complaints.* (a) Any buyer having reason to believe that this sub-title, or any other law regulating instalment agreements or transactions, has been violated by any person may file with the Commissioner a written complaint setting forth the details of such alleged violation. Upon receipt of such complaint, the Commissioner, or any person duly designated by him, may inspect the pertinent books, records, letters and contracts of any licensee, and of any retail seller or other person involved, relating to such specific written complaint.

(b) The Commissioner, or any deputy designated by him, shall have the power to hold hearings upon such complaints and to determine the time and place in this State, reasonably convenient to the parties involved, where they shall be held; to subpoena witnesses; to take depositions of witnesses residing without the State, in the manner provided for in civil actions in courts of record; to pay such witnesses the fees and mileage for their attendance provided for witnesses in civil actions in courts of record; and to administer oaths. In case of failure of any person to comply with any lawful order or subpoena of the Commissioner, or upon the refusal of any witness to appear and testify to any matter regarding which he may be lawfully interrogated, upon petition of the Commissioner setting forth the facts, it shall be the duty of the circuit court of any county or any civil court of Baltimore City, or any judge thereof in vacation, to compel obedience to the requirements of such subpoena or order and to compel the