

(2) ARRANGES FOR THE EXTENSION, RENEWAL, OR CONTINUATION OF CREDIT.

(F) "PERSON" INCLUDES AN INDIVIDUAL, CORPORATION, BUSINESS TRUST, ESTATE, TRUST, PARTNERSHIP, ASSOCIATION, TWO OR MORE PERSONS HAVING A JOINT OR COMMON INTEREST, OR ANY OTHER LEGAL OR COMMERCIAL ENTITY.

12-702. FINDINGS AND PURPOSE.

(A) FINDINGS.

THE GENERAL ASSEMBLY FINDS THAT THERE IS A NEED TO INSURE THAT THE VARIOUS FINANCIAL INSTITUTIONS AND OTHER PERSONS AND FIRMS ENGAGED IN THE EXTENSION OF CREDIT EXERCISE THEIR RESPONSIBILITY TO MAKE CREDIT AVAILABLE WITH FAIRNESS, IMPARTIALITY, AND WITHOUT DISCRIMINATION ON THE BASIS OF SEX OR MARITAL STATUS. ECONOMIC STABILIZATION WOULD BE ENHANCED, AND COMPETITION AMONG THE VARIOUS FINANCIAL INSTITUTIONS AND OTHER PERSONS AND FIRMS ENGAGED IN THE EXTENSION OF CREDIT WOULD BE STRENGTHENED BY AN ABSENCE OF DISCRIMINATION ON THE BASIS OF SEX OR MARITAL STATUS.

(B) PURPOSE.

IT IS THE PURPOSE OF THIS ACT TO REQUIRE THAT FINANCIAL INSTITUTIONS AND OTHER PERSONS AND FIRMS ENGAGED IN THE EXTENSION OF CREDIT [[MAKE THAT CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS WITHOUT REGARD TO]] DO NOT DENY CREDIT SOLELY ON THE BASIS OF SEX OR MARITAL STATUS.

12-703. JURISDICTION OF COMMISSIONER OF CONSUMER CREDIT OR THE STATE BANKING COMMISSIONER.

(A) INVESTIGATION OF COMPLAINT.

IF A COMPLAINT FOR VIOLATION OF ANY PROVISIONS OF THIS SUBTITLE IS FILED WITH THE COMMISSIONER, HE MAY INVESTIGATE THE COMPLAINT AND HOLD A HEARING ON IT IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT.

(B) NOTICE OF HEARING.

THE COMMISSIONER SHALL GIVE TO THE CREDITOR COMPLAINED AGAINST AT LEAST 10 DAYS WRITTEN NOTICE OF THE COMPLAINT AND THE TIME AND PLACE OF ANY HEARING. THE NOTICE SHALL BE IN WRITING AND SENT BY REGISTERED OR CERTIFIED MAIL TO HIS PRINCIPAL PLACE OF BUSINESS.

(C) CEASE AND DESIST ORDER.

(1) IF, AFTER THE HEARING, THE COMMISSIONER