

(2) Establish the trust account or surety bond in favor of the State of Maryland for the benefit of any person who is damaged by any violation of this subtitle. The surety bond or trust account also shall be in favor of any person damaged by such practices.]

14-1909.

[(a) The surety bond or trust account shall be in the amount of \$10,000.

(b)] The surety bond shall be issued by a surety company authorized to do business in this State.

14-1910.

(a) Any person claiming against the surety bond [or trust account] for a violation of this subtitle may maintain an action against the credit services business and against the surety [or trustee].

(b) The surety [or trustee] shall be liable only for actual damages and not for the punitive damages permitted under § 14-1912 of this subtitle.

(c) The aggregate liability of the surety [or trustee] to all persons damaged by a credit services business's violation of this subtitle may not exceed the amount of the [trust account or] surety bond.

14-1911.

(a) Any consumer who has reason to believe that this subtitle has been violated by any credit services business or by any other person may file a written complaint setting forth the details of the alleged violation with the Commissioner.

(b) After receiving the complaint, the Commissioner may inspect the pertinent books, records, letters and contracts of any credit services business, and of any person who has furnished information to the credit services business relating to the specific written complaint.

(c) The Commissioner may investigate the complaint and hold a hearing in accordance with [§ 11-413 of the Financial Institutions Article] TITLE 10, SUBTITLE 2 OF THE STATE GOVERNMENT ARTICLE.

(d) The Commissioner may:

(1) Hold a hearing on the complaint at a time and place in this State reasonably convenient to the parties involved;

(2) Subpoena witnesses;

(3) Take depositions of witnesses residing without the State, in the manner provided for witnesses in civil actions in courts of record;

(4) Administer oaths;

(5) Issue orders for compliance with this subtitle; and