
Maryland Licensing Workgroup Meeting Summary

April 24, 2026; 10:00 AM to 12:00 PM; virtual

All meetings of the Maryland Licensing Workgroup are recorded and posted online. The recording for this meeting is available to members of the public on YouTube: youtu.be/EXmiMJXJqr4

NOTE: Under General Provisions Article, Annotated Code of Maryland §3-306, the recording constitutes the official minutes of the meeting. This summary is prepared for ease of use by members and is a public document under the Maryland Public Information Act. In the unlikely event that the recording of the meeting summarized herein becomes unavailable, this summary shall constitute the official meeting minutes.

In Attendance

Members

Tony Salazar, Chair (Commissioner); Ben Carney (Gordon, Wolf & Carney); Kevin Kesecker (SECU of Maryland); Milissa Murray (Member of the Public); Chris Rahl (Gordon Feinblatt); Emanwel Turnbull (Holland Law Firm); Nanci Weissgold (Alston & Bird); Marceline White (Economic Action Maryland)

Invited Guests

None

Public Attendees

None

Staff and Counsel (Office of Financial Regulation)

Kat Hyland, Chair Designee (Deputy Commissioner); Clifford Charland (Assistant Commissioner); Meredith Merchant (Operations Director); Ayanna Daugherty (Senior Analyst); Emily Hanson (Assistant Attorney General); Kenneth Krach (Assistant Attorney General); Gretchen Reimert (Assistant Attorney General)

Agenda and Discussion

Welcome and Opening Remarks

- Chair Salazar welcomed the Workgroup members and noted that the meeting is being recorded.
- Chair Salazar reported that the Workgroup is authorized for nine members, however only eight have been appointed and there remains one vacancy.

Procedural Discussions and Clarifications

- Staff displayed two proposed recommendations which were on the agenda for voting: (1) amending the Maryland Collection Agency Licensing Act (MCALA) to revise the authority of the State Collection Agency Licensing Board; and (2) merging the consumer loan and installment loan licensing statutes into one comprehensive, non-mortgage, consumer lending license.
- Workgroup member Ben Carney questioned why these two topics were being put forth as recommendations during the current meeting and what the process was to identify and draft these as recommendations.
- Chair Salazar reminded the Workgroup members that collection agency licensing ranked highest on the member poll. Ms. Hyland and Chair Salazar also clarified that this same recommendation language had been presented and discussed at previous meetings, and explained that OFR staff's understanding was that discussion on these two topics had been exhausted, and since there is limited time remaining in the Workgroup's authorized term, staff believed these recommendations were ready for a vote. Ms. Hyland further clarified that putting forth these two recommendations now is not in any way indicative of their primacy or prioritization over any other topics previously discussed by the Workgroup.
- A few Workgroup members expressed concerns that the proposed recommendations did not appear to fully address the required statutory factors for the Workgroup's study; and these members also raised questions on the process for bringing to a vote issues of auto dealer licensing and passive trust licensing, both issues that were raised in previous meetings.
- Ms. Hyland invited the Workgroup members to use the new recommendation submission form, which was created by staff and shared with members prior to the meeting, to draft their proposed recommendations, synthesizing data and information from previous meetings, and/or articulating additional items they wished to put forward for a vote. Chair Salazar offered OFR staff to assist Workgroup members with completing the form, if requested.
- Mr. Carney suggested that the form be revised to reflect the study factors more clearly, as laid out in the Workgroup statute. Ms. Hyland agreed that it was a good idea and confirmed the form would be revised and redistributed to members later that day. Ms. Hyland also stated that

OFR staff will put OFR's two proposed recommendations into the format of the revised submission form and distribute it to the members prior to the next meeting, as examples.

- Chair Salazar confirmed that the final Workgroup report will recognize other viewpoints if there is not a consensus among the members. This approach is intended to provide the legislature with comprehensive information for their consideration, including dissenting opinions.
- Members agreed not to vote on the two proposed recommendations at the current meeting and instead continued with topical discussions.

Discussions of Potential Recommendations

Maryland Collection Agency Licensing Act and the State Collection Agency Licensing Board

- Workgroup members discussed the proposed recommendation to amend MCALA and revise and rename the Board, focusing on the statutory study requirements regarding impact, costs, and benefits.
- Workgroup member Emanwel Turnbull questioned the potential cost of renaming the Board, noting that revisions to forms and programming costs would likely be involved. Chair Salazar and Ms. Hyland said that staff will investigate this question.
- Workgroup members discussed the impact of delays in license approvals, which currently must occur at monthly Board meetings and can take over 30 days. Assistant Commissioner Cliff Charland explained that allowing OFR to license directly would prevent these delays and allow businesses to be approved as their applications are received.
- Chair Salazar and Ms. Hyland further explained that removing unnecessary administrative burdens benefits the State by increasing agency efficiency and conserving OFR resources, and by extension, providing indirect benefits to consumers. Mr. Charland highlighted that this recommendation also includes clarifying and expanding enforcement authority, which would benefit consumers by making it easier to enforce relevant laws.
- Workgroup members also discussed how the proposed recommendation might affect the availability and cost of credit. Given the robust market with over a thousand collection agencies, Ms. Hyland suggested that any impact is likely de minimis, but noted a potential reputational risk for the state if licensing takes too long.

Consumer Loan Lending and Installment Loan Lending Licenses

- Workgroup members discussed the proposed recommendation to merge the consumer loan lending and installment loan lending licenses, including whether this could be an efficiency matter and/or to address reputational issues.
- Some Workgroup members emphasized consumer benefits in the existing case law that has developed under the two statutes, and expressed concerns that attempts to merge the licensing statutes would negate or overturn precedents.

- Mr. Charland reiterated the rationale for consolidation, noting that the current system can be confusing, leading some entities to believe they do not need a license at all, and that consolidating to a single license would eliminate potential confusion, prevent unlicensed activity, and make it clear that one license covers any non-mortgage loan for personal, family, or household use.
- Workgroup member Nanci Weissgold raised concerns that merging the licenses while retaining separate provisions for credit compliance law could be problematic for the secondary market if there is a single license without clarity as to which credit law applies, due to the risk of unenforceability for selling a loan to an unlicensed person. OFR staff clarified that a single license would reduce the current risk of holding the “wrong” license, thereby making the loan safer from an enforceability perspective for secondary market purchasers.
- Mr. Carney asked whether the recommendation was limited to changing the license name or if it intended to rewrite the entire licensing provision. Ms. Hyland and Chair Salazar confirmed that this recommendation is solely about licensing, with no intent to change the substantive provisions of the credit laws; and the change would only require looking at one section of Maryland Code for the license, and then using the other existing sections for compliance requirements.

Auto Dealer Licensing for Indirect Financing

- Workgroup members discussed a potential recommendation presented at earlier meetings to require a financial license for auto dealers engaged in indirect financing to consumers. This issue was also in the 2018 report by the Maryland Financial Consumer Protection Commission.
- Workgroup members discussed New Hampshire's generally positive experience, particularly as it relates to improved dealer compliance and reduced consumer complaints; and comparing this to the Maryland Motor Vehicle Administration's stated small number of complaints, with members disagreeing as to whether that was indicative of the need for additional licensing and whether there is sufficient evidence specific to Maryland to support the recommendation.
- Members also discussed the feasibility of implementation, given OFR's limited resources and the costs for more staff, and that OFR capacity issues must be balanced with the benefits of saving consumers from financing scams. Chair Salazar agreed that the Workgroup's final report must include both sides of the argument, addressing the legislative question of cost-benefit analysis and the staffing needs of OFR.
- Mr. Carney recalled previous presentations about this topic and encouraged Workgroup members to fully consider all the evidence, reminding members that most vehicle purchases are financed, that most of this financing is dealer-originated, and that the financing of vehicles is a significant household expense, citing it as the third-largest source of US consumer debt; further emphasizing the need for Maryland to have more financial oversight of auto dealers. Additionally, Mr. Carney expressed concern that this issue needed more time for discussion and preparation, and that the meeting was almost at its end. To this point, Chair Salazar confirmed that this discussion will continue at the next meeting.

Additional Recommendation Topics

- Ms. Murray asked if the Workgroup would consider recommending an extension of its authority. Ms. Hyland and Chair Salazar reminded members that the Workgroup automatically dissolves by law on June 30, 2026; legislation in the 2027 General Assembly session would be needed to reestablish the Workgroup, but if desired by the members, this could be one of the report recommendations.
- Chair Salazar also confirmed that discussions of passive trusts and “zombie” mortgages will be on the agenda for the next meeting, at Ms. Murray’s and other members’ requests.

Closing Remarks and Adjournment

- Chair Salazar and Ms. Hyland informed the Workgroup that the next meeting is scheduled for May 8, 2026, from 10:00 AM to 12:00 PM.
- Ms. Hyland also said that staff will be scheduling an additional meeting on May 22nd or May 29th, to allow for more discussion time before the planned June 5th meeting.
- The meeting adjourned at approximately 12:07 PM.

Next Meeting

- DATE: Friday, May 8, 2026
- TIME: 10:00 AM to 12:00 PM
- FORMAT: Virtual (Google Meet)
 - Join by video: meet.google.com/mco-cjpg-dqj
 - Join by phone: (US) 1-262-885-7022, PIN 550 367 512 #
 - International dial-in: [view phone numbers](#)

Administrator

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Visit the [Maryland Licensing Workgroup](#) webpage for more information and meeting materials.
(URL, for print: www.labor.maryland.gov/finance/frmdlicensingworkgroup.shtml)