

services in any manner whatsoever wherein any false, misleading or deceptive statement or representation is made with regard to the services to be performed by the licensee or the charges to be made therefor. All advertising shall be submitted to the Administrator for approval;

E. Require as a part of the contract between the licensee and the debtor, the purchase by the debtor of any stock, insurance, commodity, or other property or any interest therein.

Section XVIII. *Suspension or Revocation of License.* The Administrator shall have power and authority to refuse the granting of a license for good cause shown. He may, upon notice and reasonable opportunity to be heard, suspend or revoke any license issued pursuant to this act if he finds that:

A. The licensee has failed to pay any fee required by this act.

B. The licensee has violated any provision of this act or any rule or regulation issued thereunder;

C. Any condition or fact exists which, if it had existed at the time of the original application for such license reasonably would have warranted the Administrator in refusing originally to issue such license.

D. Indulging in a continuous course of unfair conduct.

E. For insolvency, bankruptcy, receivership or assignment for the benefit of creditors by a licensee.

F. For a licensee to disclose the list of creditors of a debtor to any individual or firm for the purpose of any individual or firm's soliciting the accounts for collection or loans.

Section XIX. *Rules and Regulations.* The Administrator may promulgate rules and regulations and make general and specific rulings, demands and findings for the enforcement of this act. He shall also prescribe the contract and such other forms as he may deem necessary or appropriate to be used by licensees and applicants for licenses under this act.

Section XX. *Injunction.* To engage in the business of credit counseling and financial management as defined in this act, and to accept individuals' funds for this purpose without a valid existing license to do so, is hereby declared to be inimical to the public welfare and to constitute a public nuisance. The administrator shall direct the Attorney General of the State of _____ or the State's Attorney of any county in the State of _____ to apply for an injunction in any court of competent jurisdiction, to enjoin such person from engaging in said business and any such court may, as in cases relating to injunction in the State of _____, issue a temporary or permanent injunction as the circumstances shall require. Such injunction proceeding shall be in addition to, and not in lieu of, penalties and remedies otherwise provided in this act.

Section XXI. *Violation; Penalties.*

A. Any person other than a licensee who engages in the business of credit counselling and financial management without a license shall be guilty of a misdemeanor and shall be fined not more than \$1,000 for each violation or imprisoned for not more than 6 months or both.

B. Any licensee under this act who violates any provision of this act is guilty of a misdemeanor and upon conviction, in addition to other penalties, shall forfeit his license and shall be fined not more than \$1,000 for each offense, or imprisonment not to exceed one year, or both.

Section XXII. *Unlawful Practice of Law by Licensees; Acts of Officers or Employees of Licensee.* Nothing in this chapter shall be deemed to authorize the performance, directly or indirectly, of an act or acts constituting the practice of law by a licensee, check seller or cashier, or by any person, firm, corporation, or organization.

Without limiting the generality of the foregoing and other applicable laws, the following act or acts, when done by the owner, manager or employee of a licensee, in connection with a credit counselling transaction, shall be deemed to constitute the unlawful practice of law:

A. Preparation, advising or signing of a release of attachment, or garnishment, stipulation, affidavit for exemption, compromise agreement or other legal or court document;

B. The furnishing of legal advice or performance of legal services of any kind.

No licensee (including an owner, manager or employee of a licensee) shall (1) represent that he is authorized or competent to furnish legal advice or perform legal services; (2) assume authority on behalf of creditors or a debtor or accept a power of attorney authorizing it to employ or terminate the services of an attorney or to arrange the terms of or compensate for such services; (3)