

## Maryland Licensing Workgroup

### Meeting Agenda (revised)

**Friday, January 16<sup>th</sup> 2026; 10:00 a.m. – 12:00 p.m.**

**Please be advised that this meeting is recorded.**

**The video recording will be posted online and available to the public.**

### Participation Options

#### **Virtual (Google Meet)**

Join by video: <https://meet.google.com/mco-cjpg-dqj>

Join by phone: 1-262-885-7022 (PIN 550 367 512#)

More phone numbers: <https://tel.meet/mco-cjpg-dqj?pin=1299343031366>

### Agenda Items

#### **1. Welcome and Opening Remarks**

Tony Salazar, Commissioner of Financial Regulation (Workgroup Chair)

#### **2. Collection Agency Licensing Proposals**

Members discuss issues raised during December meeting; facilitated by Chair Salazar.

#### **3. Consumer Loan and Installment Loan Lender Licensing**

Continue discussion from December meeting.

##### **a) Overview of Existing Laws**

Clifford Charland, Assistant Commissioner, Financial Services Licensing & Supervision

##### **b) Guest/Stakeholder Perspective**

Gretchen Reimert, Assistant Attorney General, Office of Financial Regulation,  
Maryland Dept. of Labor

##### **c) Discussion and Q&A**

All members; facilitated by Chair Salazar.

## **4. Indirect Vehicle Financing and Auto Dealers as Creditors**

Continue discussion from December meeting.

### **a) Overview of Existing Laws**

Clifford Charland, Assistant Commissioner, Financial Services Licensing & Supervision

### **b) Proposal and Supporting Materials**

Ben Carney, Gordon Wolf & Carney (Workgroup Member)

### **c) Guest/Stakeholder Perspective**

John Van Alst, National Consumer Law Center

### **d) Discussion and Q&A**

All members; facilitated by Chair Salazar.

## **5. Third-Party Litigation Financing and Probate/Estate Loans**

### **a) Overview and Background**

Amy Hennen, Assistant Commissioner, Policy & Engagement

### **b) Guest/Stakeholder Perspective**

Bob Enten, Gordon Feinblatt (third-party litigation financing)

Nora Nichols, Consumer Protection Division, Maryland Office of the Attorney General

### **c) Discussion and Q&A**

All members; facilitated by Chair Salazar.

## **6. Wrap-Up Discussion and Next Steps**

All members; facilitated by Chair Salazar.

## **Additional Information**

### **Next Meetings**

Dates: Friday, February 13<sup>th</sup> and Friday, February 27<sup>th</sup> 2026

Time: 10:00 a.m. – 12:00 p.m. (virtual)

Topic: Mortgage Lender License, including “zombie mortgages” (proposed)

### **Staff Coordinator**

Name: Meredith Merchant, Financial Services Operations Director

Email: [meredith.merchant@maryland.gov](mailto:meredith.merchant@maryland.gov) Phone: 410-230-6099

**Web:** [www.labor.maryland.gov/finance/frmdlicensingworkgroup.shtml](http://www.labor.maryland.gov/finance/frmdlicensingworkgroup.shtml)