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*The Maryland House of Delegates*  
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**Delegate Dana Stein Testimony in Support of HB 679 –  
Vehicle Laws-Licensing of Business and Occupations –  
Definition of Vehicle Salesman**

Chairman Barve and Members of the Environment and Transportation Committee:

HB 679 is a consumer-protection bill that requires any individual selling a finance, insurance, or warranty product on behalf of a dealer to be licensed by the MVA. Under the current law, the MVA only licenses dealers and the salespersons who sell vehicles for the dealers. This bill will require that finance employees meet the same licensing criteria as dealers and vehicle salespersons.

The licensing criteria under the law requires applicants to be actual employees of the dealership and submit to a background check.

Over half of all states require licensing of dealership finance employees, including Virginia. The language in this bill is modeled after Virginia's current law.