(i) Interest-drop calculations are made on sums not in excess of multiples of $100, without regard to interim partial payments; or

(ii) Interest-drop calculations are made on periods not in excess of one year, without regard to interim partial payments.

12-105.

(b) If the loan contract provides for them, the following fees and charges also may be collected and are not interest under this subtitle:

(4) A prepayment charge or penalty on a prepayment of the unpaid principal balance of the loan, [except that] if the loan is secured by a home, by a combination of home and business property, or by agricultural property, or if the loan is a commercial loan not in excess of $5,000, PROVIDED THAT the charge or penalty:

(i) May be imposed only on prepayments made within three years from the date the loan is made; and

(ii) May not exceed an amount equal to two months' advance interest on the aggregate amount of all prepayments made in any 12-month period in excess of one-third of the amount of the original loan.

14-401.

(k) "Wrongful breach of a guaranty" means the failure of a guarantor to perform the duties imposed by [§14-403(a) and (b)] § 14-404(A) AND (B).

14-406.

(c) The court may issue an order or render a judgment necessary to:

(1) Prevent violations of this subtitle; [or] AND

(2) Restore to the person damaged any money or property acquired by means of any practice in violation of any provision of this subtitle.

14-803.

(a) Any person who, with the intent to deceive a POTENTIAL purchaser, violates any provision of this subtitle is guilty of a misdemeanor and on conviction is subject to a fine not exceeding $1,000.

15-102.