

(IV) THE APPLICANT MUST MAKE APPLICATION FOR A FARMER DISASTER LOAN WITHIN SIX MONTHS OF THE TIME OF THE NATURAL DISASTER.

(2) THE CONDITIONS OF ELIGIBILITY LISTED IN THIS SECTION APPLY JOINTLY AND SEVERALLY IN THE CASE OF SPOUSES WHO ARE LIVING TOGETHER, EXCEPT THAT THE DOMICILE REQUIREMENT MAY BE SATISFIED BY EITHER SPOUSE.

(3) IF A PERSON RECEIVES A FARM DISASTER LOAN FROM ANY AGENCY OF THE FEDERAL GOVERNMENT, THAT PERSON SHALL REIMBURSE THE DEPARTMENT OF AGRICULTURE OF MARYLAND FOR ANY LOAN MADE ACCORDING TO THIS SUBTITLE, INCLUDING ANY EXPENSE AND INTEREST AS PROVIDED IN SECTION 2-603(A)(1) OF THIS SUBTITLE.

2-604. DEPARTMENT AUTHORITY IN MAKING LOANS.

THE DEPARTMENT MAY:

(A) MAKE FARMER DISASTER LOANS AND EXTEND OR MODIFY THE TERMS OF AN EXISTING LOAN, SET THE PRINCIPAL AMOUNTS AND MATURITIES (NOT EXCEEDING FIVE YEARS) THEREOF, ENFORCE THEM ACCORDING TO THEIR TERMS, AND EXECUTE ALL NECESSARY AND CONVENIENT DOCUMENTS IN CONNECTION THEREWITH; FORECLOSE MORTGAGES; AND OBTAIN AND ENFORCE DEFICIENCY JUDGMENTS. APPROVAL OR EXECUTION BY THE BOARD OF PUBLIC WORKS IS NOT NEEDED TO ASSIGN FOR VALUE, TO RELEASE LOANS WHEN PAID, OR TO ACCOMPLISH FORECLOSURES.

(B) REQUIRE AND OBTAIN APPRAISALS, CREDIT INFORMATION, AND OTHER INFORMATION NECESSARY OR DESIRABLE TO MAKE SOUND LOANS, AND TO ADOPT REASONABLY MINIMUM REQUIREMENTS OF CREDITWORTHINESS AND SECURITY.

(C) CONTRACT FOR SERVICES RELATING TO ANY ASPECT OF THE OPERATIONS OF THE PROGRAM IN ACCORDANCE WITH PROCEDURES REQUIRED BY LAW FOR STATE CONTRACTS.

(D) ADOPT, AND AMEND FROM TIME TO TIME, IN ACCORDANCE WITH STATUTORY REQUIREMENTS, RULES AND REGULATIONS GOVERNING ALL ASPECTS OF THE OPERATION OF THE PROGRAM, INCLUDING DEFINITIONS OF TERMS.

2-605. PENALTIES.

WHOEVER KNOWINGLY MAKES OR CAUSES TO BE MADE ANY FALSE STATEMENT OR REPORT FOR THE PURPOSE OF INFLUENCING THE ACTION OF THE DEPARTMENT UPON ANY APPLICATION FOR A LOAN OR ANY ACTION OF THE DEPARTMENT AFFECTING A LOAN ALREADY MADE, SHALL BE SUBJECT TO A PENALTY IN THE AMOUNT OF THREE TIMES THE AMOUNT OF THE LOAN WITH INTEREST OF 6 PERCENT FROM THE DATE OF THE LOAN. THE DEPARTMENT MAY ENFORCE THIS PENALTY IN THE APPROPRIATE COURT.