

(1) ANY ACTUAL DAMAGES SUSTAINED BY THE CONSUMER AS A RESULT OF THE FAILURE;

(2) SUCH AMOUNT OF PUNITIVE DAMAGES AS THE COURT MAY ALLOW; AND

(3) IN THE CASE OF ANY SUCCESSFUL ACTION TO ENFORCE ANY LIABILITY UNDER THIS SECTION, THE COSTS OF THE ACTION TOGETHER WITH REASONABLE ATTORNEY'S FEES AS DETERMINED BY THE COURT.

(B) ANY CREDIT SERVICES BUSINESS WHICH IS NEGLIGENT IN FAILING TO COMPLY WITH ANY REQUIREMENT IMPOSED UNDER THIS SUBTITLE WITH RESPECT TO ANY CONSUMER IS LIABLE TO THAT CONSUMER IN AN AMOUNT EQUAL TO THE SUM OF:

(1) ANY ACTUAL DAMAGES SUSTAINED BY THE CONSUMER AS A RESULT OF THE FAILURE; AND

(2) IN THE CASE OF ANY SUCCESSFUL ACTION TO ENFORCE ANY LIABILITY UNDER THIS SECTION, THE COST OF THE ACTION TOGETHER WITH REASONABLE ATTORNEY'S FEES AS DETERMINED BY THE COURT.

14-1913.

(A) AN ACTION TO ENFORCE ANY LIABILITY CREATED UNDER THIS SUBTITLE SHALL BE BROUGHT WITHIN 2 YEARS FROM THE DATE THE VIOLATION AT ISSUE OCCURRED.

(B) WHERE A DEFENDANT HAS MATERIALLY AND WILLFULLY MISREPRESENTED ANY INFORMATION REQUIRED TO BE DISCLOSED TO A CONSUMER BY THIS SUBTITLE AND THE INFORMATION IS MATERIAL TO ESTABLISHING DEFENDANT'S LIABILITY, THE ACTION MAY BE BROUGHT AT ANY TIME WITHIN 2 YEARS OF THE DISCOVERY OF THE MISREPRESENTATION.

14-1914.

(A) EACH SALE OF THE SERVICES OF A CREDIT SERVICES BUSINESS THAT VIOLATES ANY PROVISION OF THIS SUBTITLE IS AN UNFAIR OR DECEPTIVE TRADE PRACTICE UNDER TITLE 13 OF THIS ARTICLE.

(B) IF THE DIVISION OF CONSUMER PROTECTION OF THE OFFICE OF THE ATTORNEY GENERAL HAS REASON TO BELIEVE THAT ANY CREDIT SERVICES BUSINESS, OR ANY SALESPERSON, AGENT, REPRESENTATIVE, OR INDEPENDENT CONTRACTOR ACTING ON BEHALF OF A CREDIT SERVICES BUSINESS, HAS VIOLATED ANY PROVISION OF THIS SUBTITLE, THE DIVISION MAY INSTITUTE A PROCEEDING UNDER TITLE 13 OF THIS ARTICLE.

14-1915.