

PROPERTY IF YOU FAIL TO PAY THE AMOUNT AGREED UPON. YOU HAVE THE RIGHT TO CONSULT AN ATTORNEY. YOU HAVE THE RIGHT TO RESCIND THIS CONTRACT WITHIN 3 BUSINESS DAYS AFTER THE DATE YOU SIGN IT BY NOTIFYING THE CONTRACTOR IN WRITING THAT YOU ARE RESCINDING THE CONTRACT."

(3) THE NOTICE UNDER PARAGRAPH (2) OF THIS SUBSECTION SHALL BE INDEPENDENTLY INITIALED BY THE HOMEOWNER.

8-607.

A person may not:

(1) make a substantial misrepresentation when obtaining a home improvement contract;

(2) make a false promise that is likely to influence, persuade, or induce in connection with a home improvement contract; [or]

(3) misrepresent a material fact when applying for a license; OR

(4) FAIL TO GIVE THE WRITTEN NOTICE REQUIRED UNDER § 8-501(C)(2) AND (3) OF THIS TITLE.

8-620.

(a) The Commission may impose on a person who violates this title, INCLUDING § 8-607(4) OF THIS SUBTITLE, a civil penalty not exceeding \$5,000 for each violation, whether or not the person is licensed under this title.

(b) In setting the amount of a civil penalty, the Commission shall consider:

(1) the seriousness of the violation;

(2) the good faith of the violator;

(3) any previous violations;

(4) the harmful effect of the violation on the complainant, the public, and the business of home improvement;

(5) the assets of the violator; and

(6) any other relevant factors.

#### Article - Commercial Law

12-915.

(a) [Except for a seller of goods or services not engaged in making cash advances to be paid to or for the account of a borrower, a] A credit grantor making a loan or extension of credit under this subtitle is subject to the licensing, investigatory, enforcement and penalty provisions of Title 11, Subtitle 3 of the Financial Institutions Article UNLESS THE CREDIT GRANTOR OR THE LOAN OR EXTENSION OF CREDIT IS EXEMPT UNDER TITLE 11, SUBTITLE 3 OF THE FINANCIAL INSTITUTIONS ARTICLE.