

(c) Any mortgage lender or employee or agent of a mortgage lender who willfully misappropriates or intentionally and fraudulently converts to the mortgage lender's or to the mortgage lender's employee's or agent's own use moneys in excess of \$300 rightfully belonging to a borrower, or who otherwise commits any fraudulent act in the course of engaging in the mortgage lending business is guilty of a felony and on conviction is subject to a fine not to exceed \$100,000 or imprisonment not exceeding 15 years or both.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2000.

May 18, 2000

The Honorable Thomas V. Mike Miller, Jr.
President of the Senate
State House
Annapolis MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 873 - Harford County - Senator William Amoss Agricultural Education Project Loan of 1998.

This bill changes the location of the project for the Senator William Amoss Agricultural Education Project Loan of 1998 from Swan Harbor Farm in Harvre de Grace to Harford County. The bill extends the date, from June 1, 2000 to June 1, 2001, by which the Board of Directors of the Maryland Agricultural Education Foundation must provide matching funds for the project.

House Bill 1380, which was passed by the General Assembly and signed by me on April 25, 2000, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 873.

Sincerely,
Parris N. Glendening
Governor

Senate Bill No. 873

AN ACT concerning

**Harford County - Senator William Amoss Agricultural Education Project
Loan of 1998**

FOR the purpose of amending Chapter 189 of the Acts of the General Assembly of 1998, the Harford County - Senator William Amoss Agricultural Education Project Loan of 1998, to change the location of the Project to Harford County and extend the time by which the Board of Directors of the Maryland Agricultural Education Foundation, Inc. shall provide and expend a matching fund to June 1,