YOU HAVE A RIGHT TO BRING-A CIVIL ACTION AGAINST-ANY CONSUMER REPORTING AGENCY OR USER OF YOUR CREDIT REPORT WHO VIOLATES YOUR RIGHTS UNDER MARYLAND'S CREDIT REPORTING LAWS."

- (L) (K) IF A CONSUMER REPORTING AGENCY VIOLATES A SECURITY FREEZE BY RELEASING A CONSUMER'S ERRONEOUSLY RELEASES—A VIOLATES A SECURITY FREEZE BY RELEASING A CONSUMER'S CONSUMER REPORT SUBJECT TO A SECURITY FREEZE OR ANY INFORMATION CONTAINED—IN, OR DERIVED FROM, A CONSUMER'S CONSUMER REPORT SUBJECT TO A SECURITY FREEZE WITHOUT AUTHORIZATION, THE CONSUMER REPORTING AGENCY, WITHIN 5 BUSINESS DAYS AFTER THE DISCOVERING OR BEING NOTIFIED OF THE ERRONEOUS RELEASE, SHALL NOTIFY THE AFFECTED CONSUMER IN WRITING OF:
- (1) THE SPECIFIC <u>NATURE OF THE</u> <u>SPECIFIC</u> INFORMATION RELEASED; AND
- (2) THE <u>NAME AND ADDRESS OF, OR OTHER AVAILABLE</u> NAME AND ADDRESS OF CONTACT INFORMATION FOR, THE RECIPIENT OF THE CONSUMER REPORT OR THE INFORMATION RELEASED.
- (M) (1) IN ADDITION TO ANY OTHER REMEDIES THAT MAY BE AVAILABLE UNDER THIS SUBTITLE, A CONSUMER WHO IS AFFECTED BY A VIOLATION OF THIS SECTION MAY BRING AN ACTION AGAINST THE PERSON THAT COMMITTED THE VIOLATION.
- (2) IN AN ACTION BROUGHT UNDER PARAGRAPH (1) OF THIS SUBSECTION, A CONSUMER MAY RECOVER!
 - (I) DAMAGES IN THE AMOUNT OF THE GREATER OF:
 - 1. \$500 FOR EACH VIOLATION; OR
- 2. ACTUAL DAMAGES SUSTAINED AS A RESULT OF
 - (H) REASONABLE-ATTORNEY'S FEES.
- (2) FOR PURPOSES OF IMPOSING PENALTIES UNDER PARAGRAPH
 (2) OF THIS SUBSECTION, EACH INSTANCE OF A VIOLATION OF THIS SECTION IS
 A SEPARATE VIOLATION.