

(ii) Services are rendered in the collection, crediting, and disbursement of income on the investment securities and in the furnishing of income tax and other information in connection with that income;

(3) A delinquent or late charge of the greater of \$2 or 5 percent of the total amount of any delinquent or late periodic installment of principal and interest, if:

(i) The delinquency has continued for at least 15 calendar days; and

(ii) A delinquent or late charge has not already been charged for the same delinquency; and

(4) A prepayment charge or penalty on a prepayment of the unpaid principal balance of the loan, if the loan is secured by a home, by a combination of home and business property, or by agricultural property, or if the loan is a commercial loan not in excess of [\$5,000] \$15,000, provided that the charge or penalty:

(i) May be imposed only on prepayments made within three years from the date the loan is made; and

(ii) May not exceed an amount equal to two months' advance interest on the aggregate amount of all prepayments made in any 12-month period in excess of one third of the amount of the original loan.

(D) ~~(1)~~ IN CONNECTION WITH A ~~SUBPRIME~~ MORTGAGE LOAN, A LENDER MAY NOT REQUIRE OR AUTHORIZE THE IMPOSITION OF A PENALTY, FEE, PREMIUM, OR OTHER CHARGE IN THE EVENT THE ~~SUBPRIME~~ MORTGAGE LOAN IS PREPAID IN WHOLE OR IN PART.

~~(2) THE PROHIBITION UNDER PARAGRAPH (1) OF THIS SUBSECTION DOES NOT APPLY TO A SUBPRIME LOAN WITH A PRINCIPAL AMOUNT THAT EXCEEDS THE CONFORMING SUBPRIME LOAN SIZE LIMIT FOR A SINGLE FAMILY DWELLING AS ESTABLISHED FROM TIME TO TIME BY THE FEDERAL NATIONAL MORTGAGE ASSOCIATION.~~

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(a) (1) In this section the following words have the meanings indicated.

(2) ["Covered loan" means a mortgage loan made under this subtitle that meets the criteria for a loan subject to the federal Home Ownership Equity Protection Act set forth in 15 U.S.C. § 1602(aa), as modified from time to time by Regulation Z, 12 C.F.R. Part 226, except that the comparison percentages for the