

SECTION 4. 6. AND BE IT FURTHER ENACTED, That this Act is an emergency measure, is necessary for the immediate preservation of the public health or safety, has been passed by a yea and nay vote supported by three-fifths of all the members elected to each of the two Houses of the General Assembly, and shall take effect from the date it is enacted.

Approved by the Governor, April 3, 2008.

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### CHAPTER 3

(Senate Bill 217)

AN ACT concerning

#### Real Property – Maryland Mortgage Fraud Protection Act

FOR the purpose of prohibiting a person from committing mortgage fraud; authorizing the Attorney General or the Commissioner of Financial Regulation to seek an injunction to prohibit a violation of certain provisions of this Act; authorizing the Attorney General and the State’s Attorney to conduct the criminal investigation and prosecution of mortgage fraud under certain provisions of this Act; authorizing a private right of action for a violation of certain provisions of this Act under certain circumstances; imposing certain penalties for a violation of certain provisions of this Act under certain circumstances; providing for the forfeiture of property used in a violation of certain provisions of this Act under certain circumstances; establishing procedures for the forfeiture of certain property; defining certain terms; making this Act an emergency measure; and generally relating to mortgage fraud.

BY adding to

Article – Criminal Procedure

Section 13-401 through 13-408 to be under the new subtitle “Subtitle 4.

Violations of the Maryland Mortgage Fraud Protection Act”

Annotated Code of Maryland

(2001 Volume and 2007 Supplement)

BY repealing and reenacting, without amendments,

Article – Financial Institutions

Section 11-501(k) ~~and (m)~~

Annotated Code of Maryland