

MORTGAGE LENDING PROCESS WITH THE INTENT THAT THE MISSTATEMENT, MISREPRESENTATION, OR OMISSION BE RELIED ON BY A MORTGAGE LENDER, BORROWER, OR ANY OTHER PARTY TO THE MORTGAGE LENDING PROCESS;

(3) RECEIVING ANY PROCEEDS OR ANY OTHER FUNDS IN CONNECTION WITH A MORTGAGE CLOSING THAT THE PERSON KNOWS RESULTED FROM A VIOLATION OF ITEM (1) OR (2) OF THIS SECTION;

(4) CONSPIRING TO VIOLATE ANY OF THE PROVISIONS OF ITEM (1), (2), OR (3) OF THIS SECTION; OR

(5) FILING OR CAUSING TO BE FILED IN THE LAND RECORDS IN THE COUNTY WHERE A RESIDENTIAL REAL PROPERTY IS LOCATED, ANY DOCUMENT RELATING TO A MORTGAGE LOAN THAT THE PERSON KNOWS TO CONTAIN A DELIBERATE MISSTATEMENT, MISREPRESENTATION, OR OMISSION.

(E) (1) "MORTGAGE LENDING PROCESS" MEANS THE PROCESS BY WHICH A PERSON SEEKS OR OBTAINS A MORTGAGE LOAN.

(2) "MORTGAGE LENDING PROCESS" INCLUDES:

(I) THE SOLICITATION, APPLICATION, ORIGINATION, NEGOTIATION, SERVICING, UNDERWRITING, SIGNING, CLOSING, AND FUNDING OF A MORTGAGE LOAN; AND

(II) THE NOTARIZING OF ANY DOCUMENT IN CONNECTION WITH A MORTGAGE LOAN.

(F) "MORTGAGE LOAN" HAS THE MEANING STATED IN § 11-501 OF THE FINANCIAL INSTITUTIONS ARTICLE.

(G) "PATTERN OF MORTGAGE FRAUD" MEANS TWO OR MORE INCIDENTS OF MORTGAGE FRAUD THAT:

(1) INVOLVE TWO OR MORE RESIDENTIAL REAL PROPERTIES;
AND

(2) HAVE SIMILAR INTENTS, RESULTS, ACCOMPLICES, VICTIMS, OR METHODS OF COMMISSION OR OTHERWISE ARE INTERRELATED BY DISTINGUISHING CHARACTERISTICS.