

(A) EXCEPT AS PROVIDED IN SUBSECTIONS (B) AND (C) OF THIS SECTION, A PERSON WHO VIOLATES THIS SUBTITLE IS GUILTY OF A FELONY AND ON CONVICTION IS SUBJECT TO A FINE NOT EXCEEDING \$5,000 OR IMPRISONMENT NOT EXCEEDING 10 YEARS OR BOTH.

(B) IF A VIOLATION INVOLVES A VICTIM WHO IS A VULNERABLE ADULT AS DEFINED UNDER § 3-604(A) OF THE CRIMINAL LAW ARTICLE, A PERSON WHO VIOLATES THIS SUBTITLE IS GUILTY OF A FELONY AND ON CONVICTION IS SUBJECT TO A FINE NOT EXCEEDING \$15,000 OR IMPRISONMENT NOT EXCEEDING 15 YEARS OR BOTH.

(C) IF A VIOLATION INVOLVES ENGAGING OR PARTICIPATING IN A PATTERN OF MORTGAGE FRAUD OR A CONSPIRACY OR ENDEAVOR TO ENGAGE OR PARTICIPATE IN A PATTERN OF MORTGAGE FRAUD, A PERSON WHO VIOLATES THIS SUBTITLE IS GUILTY OF A FELONY AND ON CONVICTION IS SUBJECT TO A FINE NOT EXCEEDING \$100,000 OR IMPRISONMENT NOT EXCEEDING 20 YEARS OR BOTH.

(D) (1) A PERSON CONVICTED OF VIOLATING THIS SUBTITLE SHALL PAY RESTITUTION TO ANY PERSON DAMAGED BY THE VIOLATION.

(2) RESTITUTION SHALL BE ORDERED IN ADDITION TO A FINE OR IMPRISONMENT OR BOTH.

(E) EACH RESIDENTIAL REAL PROPERTY TRANSACTION SUBJECT TO A VIOLATION OF THIS SUBTITLE CONSTITUTES A SEPARATE OFFENSE, AND SHALL NOT MERGE WITH ANY OTHER CRIMES SET FORTH IN THE CRIMINAL LAW ARTICLE.

(F) A PERSON WHO VIOLATES THIS SUBTITLE IS SUBJECT TO § 5-106(B) OF THE COURTS ARTICLE.

7-408.

(A) ALL REAL AND PERSONAL PROPERTY USED OR INTENDED FOR USE IN THE COURSE OF, DERIVED FROM, OR REALIZED THROUGH A VIOLATION OF THIS SUBTITLE SHALL BE SUBJECT TO FORFEITURE TO THE STATE.

(B) THE ATTORNEY GENERAL AND THE STATE'S ATTORNEY ARE AUTHORIZED TO COMMENCE FORFEITURE PROCEEDINGS UNDER THIS SUBTITLE.