(2) THE REAL PROPERTY IS COVERED BY § 13-403(B)(2) OF THIS SUBTITLE.

13-407.

- (A) EXCEPT AS PROVIDED IN THIS SECTION, DISPOSITION OF PROPERTY AFTER FORFEITURE UNDER THIS SUBTITLE SHALL BE SUBJECT TO §§ 12–401, 12–402, AND 12–404 OF THIS ARTICLE.
- (B) THE COURT DETERMINATION UNDER § 12–402(C) OF THIS ARTICLE SHALL INCLUDE THAT THE PROPERTY WAS BEING USED OR WAS TO BE USED IN VIOLATION OF THE MORTGAGE FRAUD LAW RATHER THAN THE CONTROLLED DANGEROUS SUBSTANCES LAW.
- (C) (1) (I) IN THIS SUBSECTION THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
 - (II) "IDENTIFIABLE LOSSES" INCLUDE:
 - 1. EXPENSES NECESSARY TO:
- A. DISCOVER THE EXTENT OF A VIOLATION OF THE MORTGAGE FRAUD LAW;
- B. REPAIR DAMAGES RESULTING FROM A VIOLATION OF THE MORTGAGE FRAUD LAW, INCLUDING REPAIRING CREDIT RATINGS AND CORRECTING ERRORS IN CONSUMER REPORTS; AND
- C. PREVENT FURTHER DAMAGES RESULTING FROM A VIOLATION OF THE MORTGAGE FRAUD LAW; AND
- 2. LOST WAGES RESULTING FROM TIME AWAY FROM WORK IN ORDER TO RECTIFY ANY FRAUD CAUSED BY A VIOLATION OF THE MORTGAGE FRAUD LAW.
- (II) "VICTIM" INCLUDES A BUSINESS THAT LOSES ANY THING OF VALUE AS A RESULT OF A VIOLATION OF THE MORTGAGE FRAUD LAW.
- (2) <u>Disposition of forfeited property under this</u> subtitle shall follow the procedures in this subsection.