Amendment No.

CHAMBER ACTION

<u>Senate</u> <u>House</u>

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Representative Brisé offered the following:

Remove line(s) 322-324 and insert:

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Amendment to Amendment (533109) (with title amendment)

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penalties and remedies provided in part II of this chapter.

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(8) ACTIONS FOR DAMAGES.--

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rescue consultant or equity purchaser for any violation of this section. Judgment must be entered for actual damages and

(a) A homeowner may bring an action against a foreclosure-

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consequential damages, reasonable attorney's fees and costs, and appropriate equitable relief, including, but not limited to, the

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 $\underline{\text{rescission of any deed, mortgage, or other instrument signed by}}$

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provided in this section are cumulative with, and not a

the homeowner or equity purchaser. The rights and remedies

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limitation of, any other rights and remedies provided by law.

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Any action brought pursuant to this subsection must be commenced within 4 years after the date of the alleged violation.

- (b) In addition to any other damages available to a homeowner:
- 1. The court may award damages up to one and one-half times the compensation charged by the foreclosure-rescue consultant if the court finds that the foreclosure-rescue consultant's conduct was in bad faith.
- 2. For a violation of paragraph (5)(c), paragraph (5)(d), paragraph (5)(e), or paragraph (5)(f), the court may award damages no less than one and one-half times the actual damages.
- (c) Notwithstanding any other provision of this subsection, no action may be brought on the basis of a violation of this section except by a homeowner against whom the violation was committed or by the attorney general.

TITLE AMENDMENT

Remove line 365 and insert:

for penalties and remedies; providing for damages; authorizing homeowners to bring actions against certain persons for certain violations; providing for judgments for actual and consequential damages, attorney's fees and costs, and equitable relief; specifying rights and remedies as cumulative; providing a time limitation on bringing such actions; authorizing courts to award certain additional damages; repealing s. 501.2078, F.S.,

relating to violations

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