

MORTGAGE LENDING PRACTICES (EXCERPT)
Act 135 of 1977

445.1611 Injunction; damages; commissioner as party plaintiff; class actions prohibited.

Sec. 11. (1) A person may commence an action in the circuit court to seek an injunction for a violation or to seek damages for a violation of this act, or both. The commissioner may join as a party plaintiff in an action. A person shall not be entitled to damages under this act unless that person has made a written loan application which has been denied or the terms of which have been varied by the credit granting institution against whom the action is filed. Class actions shall not be permitted under this act.

(2) A person injured by a credit granting institution in violation of this act shall be entitled to those damages as the court determines appropriate, but not to exceed \$2,000.00 or actual damages plus reasonable attorney's fees, whichever is greater, for each violation of this act.

History: 1977, Act 135, Eff. July 1, 1978.