

**714E.6 Remedies.**

1. A violation of [this chapter](#) is an unlawful practice pursuant to [section 714.16](#), and all remedies of [section 714.16](#) are available for such an action. A private cause of action brought under [this chapter](#) by an owner is in the public interest. An owner may bring an action against a foreclosure consultant for a violation of [this chapter](#). If the court finds that the foreclosure consultant violated [this chapter](#), the court shall award the owner actual damages, appropriate equitable relief, and the costs of the action, and shall award reasonable fees to the owner's attorney.

2. The rights and remedies provided in [subsection 1](#) are cumulative to, and not a limitation of, any other rights and remedies provided by law. Any action brought by a person other than the attorney general pursuant to [this section](#) must be commenced within four years from the date of the alleged violation.

3. The court may award exemplary damages up to one and one-half times the compensation, fees, and interest charged by the foreclosure consultant if the court finds that the foreclosure consultant violated the provisions of [section 714E.4](#), [subsection 1](#), [2](#), or [4](#), and the foreclosure consultant acted in bad faith.

4. Notwithstanding any other provision of [this section](#), an action shall not be brought on the basis of a violation of [this chapter](#), except by an owner against whom the violation was committed or by the attorney general. This limitation does not apply to administrative action by either the attorney general or the superintendent of the banking division of the department of insurance and financial services.

[2008 Acts, ch 1125, §6, 19; 2023 Acts, ch 19, §2763](#)

Referred to in [§714E.8](#)

Subsection 4 amended