§ 957. Enforcement; penalties. 1. The attorney general may enforce the provisions of section nine hundred fifty-three, subdivision one of section nine hundred fifty-five, or subdivision two of section nine hundred fifty-six of this title by exercising the powers granted to him or her by subdivision twelve of section sixty-three of the executive law.

2. Whenever the court shall determine that a defendant has engaged in repeated fraudulent or illegal acts, as defined in subdivision twelve of section sixty-three of the executive law, in violation of section nine hundred fifty-three, subdivision one of section nine hundred fifty-five or subdivision two of section nine hundred fifty-six of this title, the court may impose a civil penalty of not more than one thousand dollars for each violation of subdivision one, two or four of section nine hundred fifty-three, subdivision one of section nine hundred fifty-five or subdivision two of section nine hundred fifty-six of this title and not more than two hundred fifty dollars for each violation of subdivision three, five, six, seven, eight or nine of section nine hundred fifty-three of this title, unless the defendant shows by a preponderance of the evidence that the violation resulted from a bona fide error made notwithstanding the maintenance of procedures reasonably adopted to avoid any such error.

3. In connection with any such proposed application, the attorney general is authorized to take proof and make a determination of the relevant facts and to issue subpoenas in accordance with the civil practice law and rules.

4. Nothing in this section shall preclude a mortgagor from obtaining any relief or remedy at law or in equity to which such mortgagor may be entitled, including those remedies and relief provided for in subdivision one of section nine hundred fifty-six of this title.