



IDFPR

Illinois Department of
Financial and Professional Regulation

Division of Banking

JB PRITZKER
Governor

MARIO TRETO, JR.
Secretary

CHASSE REHWINKEL
Director

PRIVATE LENDING EXEMPTION CERTIFICATES must be attached to all private mortgages originated in Cook County, Kane County, Will County and Peoria County to facilitate recording by the Recorder of Deeds.

To request a PLEC, please forward the executed mortgage (all pages) to:
FPR.PLEC@ILLINOIS.GOV

The mortgage must be signed and notarized, including the notary date. Please include your contact information (e-mail, telephone/fax). In the body of the e-mail, please indicate the following:

- Is this property **residential** or **commercial (a.k.a. non-residential)**?
- If residential, is this property **owner** or **non-owner occupied**?
- If residential, is this property secured by an interest-bearing loan?

All PLEC requests must contain the following information in the mortgage documents:

- Name of mortgagor and mortgagee
- PIN (property identification number)
- Complete property address
- Loan amount
- Notary stamp
- Borrower(s) signature

PLECs are generally returned within 3-5 business days upon receipt of request.