Illinois Anti-Predatory Lending Database Program

(**765 ILCS 77/70**) www.ilapld.com 1-888-ILL-APLD

REQUIRES CERTIFICATE OF EXEMPTION OR CERTIFICATE OF COMPLIANCE

Basically any brand new loan on real estate.

(*Note: attach only **ONE** certificate per document, to the front of the document to be recorded)

Alphabetical listing of *sample* doc types:

- Bridge Loan
- Deed of trust
- Commercial Mortgage
- Construction Mortgage
- First Mortgage
- Forgivable Mortgage
- Home Equity Line of Credit
- Home Equity Loan
- Junior Mortgage
- Line of Credit
- Loan Agreement
- Mortgage
- Mortgage Agreement
- Mortgage and Balloon Payment
- Mortgage and Security Agreement (combination document)
- Mortgage and Assignment of Rents (combination document)
- Mortgage and Fixture filing (combination document)
- Mortgage by Corporation
- Mortgage or Trust Deed to Secure a Bail Bond
- Open End Mortgage
- **Private Mortgage [Submit a request for a Private Lending Exemption Certificate (PLEC) via e-mail: FPR.PLEC@Illinois.gov or fax: 217-557-8481]**
- Purchase Money Mortgage
- Residential Mortgage
- Reverse Mortgage
- Revolving Credit Mortgage
- Security Agreement
- Second Mortgage (or Third Mortgage)
- Senior Mortgage
- Small Business Admin (SBA) Loan
- Subordinate Trust Deed (acts as a new second mortgage)
- Subordinate Mortgage (acts as a new second mortgage)
- Trust Deed

DOES NOT REQUIRE CERTIFICATE OF EXEMPTION OR CERTIFICATE OF COMPLIANCE

Basically any document affecting a pre-existing loan on real estate and in no way creating a brand new loan.

Alphabetical listing of *sample* doc types:

- Amended or Restated Mortgage (changes to an existing mortgage)

- Amendment of Mortgage (changes to an existing mortgage)

- Assignment of Beneficial Interest (ABI)

- Assignment of Mortgage (assigns an existing mortgage)

- Assignment of Rents or Assignment of Rents and Leases

- Assumption of Mortgage (changes to an existing mortgage)

- Chattel Mortgage (Loan secured by personal property, is NOT real estate)

- Conditional Trust Agreement (forgivable donation)

- Extension Agreement or Mortgage Extension Agreement (changes to an existing mortgage)

- Installment Agreement (for Deed)

- Modification of Mortgage (changes to an existing mortgage)

- Novation Agreement (substitution of debtors)

- Recapture Agreement IHDA (for the Illinois Hardest Hit Fund Homeowner Emergency Loan Program)

- Release of Mortgage (releases an existing mortgage)

- Subordination of Mortgage (agreement about new loan & existing loan & their priority in the chain of title.)

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- Uniform Commercial Code (UCC) Financing Statement

Basic requirements for ILAPLD Certificates of Exemption / Compliance:

1. Names on Certificate must include the Lender and, at minimum, one of the Borrowers listed on the Mortgage Document.

2. Dollar amount on Certificate must match the Mortgage Document.

3. Execution date of Mortgage Document and unique Certificate # appear at the bottom of the Certificate.

4. PIN on Certificate must match the Mortgage Document (*Note: only one PIN required / will appear per Certificate).

5. Street Address on Certificate must match the Mortgage Document.

6. Property city and zip code on Certificate must match the Mortgage Document.

7. Certificate cannot be handwritten.

8. Certificate cannot be altered after the fact, manually or otherwise, outside of the database itself.