
Illinois Anti-Predatory Lending Program (Effective July 1, 2010)

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Note: The following (1)&(2) may assist in applying Anti-Predatory Lending Program requirements to **RECORDINGS**.

(1) **NEEDS** CERTIFICATE OF EXEMPTION OR CERTIFICATE OF COMPLIANCE*

- "Mortgage"
- "Home Equity Loan"
- "Second Mortgage"
- "Revolving Credit Mortgage"
- "Forgivable Mortgage"
- "Line of Credit"
- "Reverse Mortgage"
- "Junior Mortgage"
- "Second Mortgage"
- "Trust Deed"
- "Subordinate Trust Deed" (acts as a new second mortgage)
- "Subordinate Mortgage" (acts as a new second mortgage)
- "Mortgage by Corporation"
- "Bridge Loan"
- "Mortgage/Trust Deed to Secure a Bail Bond"
- "Private Mortgage"
- "Residential Mortgage"
- "Commercial Mortgage"
- "Construction Mortgage"
- "Mortgage and Security Agreement"
- "Mortgage and Assignment of Rents"
- "Mortgage and Fixture filing"
- "Purchase Money Mortgage"

Basically any **brand new loan on real estate dated or executed (signed) on or after 7-01-10**. (*Note: attach only ONE certificate per document to the front of the document)

(2) **DOES NOT NEED** ANY CERTIFICATE OF EXEMPTION OR CERTIFICATE OF COMPLIANCE

- "Modification of Mortgage" (changes to an existing mortgage)
- "Assignment of Mortgage" (assigns an existing mortgage)
- "Amended" or "Restated" Mortgage
- "Mortgage Extension Agreement" (changes to an existing mortgage)
- "Assignment of Rents"
- "Amendment of Mortgage" (changes to an existing mortgage)
- "Release of Mortgage"
- "Chattel Mortgage" (Loan secured by personal property, NOT real estate)
- "Assumption of Mortgage"
- "Novation Agreement" (substitution of debtors)
- "Subordination of Mortgage"
- "Subordination Agreement" (agreement about new loan & existing loan & their priority in the chain of title.)

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