



# IDFPR

Illinois Department of  
Financial and Professional Regulation

Division of Banking

www.idfpr.com

**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](mailto: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.