



Illinois Department of Financial and Professional Regulation

Division of Banking

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Division of Banking

PRIVATE LENDING EXEMPT 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 **Private Lender Certificate**, 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 (email, telephone/fax). Please indicate the following;

- commercial or residential property
- owner or non-owner occupied property
- Is the loan interest bearing?

All Private Lending Exempt Certificate 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 stamped
- Borrower(s) signature

Certificates are generally returned in 3-5 days.