



# **Illinois Department of Financial and Professional Regulation**

## **Division of Banking**

**JB PRITZKER**  
Governor

**DEBORAH HAGAN**  
Secretary

**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 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 (email, telephone/fax). In the body of the e-mail, please indicate the following:

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

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 stamped
- Borrower(s) signature

Certificates are generally returned in 3-5 days.