

**INSURED LENDER - COMPLIANCE  
PREDATORY LENDING DATABASE FORM**

Date: \_\_\_\_\_  
Title Order no.: \_\_\_\_\_

**WHEREAS**, the \_\_\_\_\_ Title Insurance Company, [and \_\_\_\_\_ Title Insurance Agent, if applicable] hereinafter referred to as "the Company," is about to issue its Title Insurance Policy in respect to land falling within the boundaries of the Predatory Lending Database Program Area;

**AND WHEREAS**, the Company has raised an Informational Note or Requirement on the Title Insurance Policy requiring either a Certificate of Compliance or Exemption and submission of certain information for entry into the Predatory Lending Database (PLD);

**AND WHEREAS**, the Company has been requested to issue the Title Insurance Policy without exception relative to consequences of the failure to comply with provisions of the Predatory Lending Database Act, 765 ILCS 77/70 et seq. (the Act);

**NOW, THEREFORE**, in consideration of the issuance of the Title Insurance Policy and the payment of One Dollar (\$1.00) to the undersigned by the Company, the sufficiency and receipt of which are hereby acknowledged, the undersigned hereby makes the representations shown below, all for the purpose of inducing the Company to issue the Title Insurance Policy without an exception relating to the Act.

**TRANSACTION INFORMATION:**

1. Borrower's name(s): \_\_\_\_\_  
\_\_\_\_\_
2. Permanent Index Number: \_\_\_\_\_
3. Loan amount: \$ \_\_\_\_\_

**REPRESENTATIONS**

\_\_\_\_\_

1. Collateral Description:      \_\_\_\_\_ single family  
                                         \_\_\_\_\_ 2 unit  
                                         \_\_\_\_\_ 3 unit  
                                         \_\_\_\_\_ 4 unit  
                                         \_\_\_\_\_ multifamily residential, 5 units or more

commercial / industrial  
 governmental / institutional

2. Loan Purpose:  primary residence  
 secondary residence  
 investment

3. Loan information:

Initial Note rate \_\_\_\_\_ %  
Is the loan an interest-only loan?  yes  no  
Does interest rate adjust within 3 yrs?  yes  no  
Does the loan have a prepayment penalty?  yes  no  
Does the loan carry negative amortization?  yes  no  
Is the loan a reverse mortgage?  yes  no

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be signed this \_\_\_ day of \_\_\_\_\_, 200\_\_

Name of Lender/Entity: \_\_\_\_\_

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

**Exhibit 4**