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
2. Loan Purpose:
   - commercial / industrial
   - governmental / institutional
   - 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