

WFG Underwriting Bulletin



To: All Illinois Policy Issuing Agents of WFG National Title Insurance Company

From: WFG Underwriting Department

Date: May 19, 2020

Bulletin No.: IL 2020-07

Subject: IDFPR Notice and Warning to Title Underwriters, Title Agents, and Escrow Agents Regarding Inaccurate or Fabricated Certificates of Exemption and Certificates of Compliance

The Illinois Department of Financial and Professional Regulation, Division of Financial Institutions, Title Insurance Section (“IDFPR”) issued the [attached warning](#) to Title Underwriters, Title Agents, and Escrow Agents regarding inaccurate or fabricated Certificates of Exemption and Certificates of Compliance.

Anti-Predatory Lending Database (“APLD”) Certificates must be attached to any mortgages for residential properties located within Cook, Kane, Peoria, and Will Counties.

IDFPR’s Title Insurance Section recently received notice from IDFPR’s Anti-Predatory Lending Unit (APLD) that some escrow agents and closing service providers appear to have generated Certificates of Exemption for non-exempt entities, attached counterfeit Certificates not generated by the APLD, or altered previously generated APLD Certificates.

Please note that all registered title insurance agents are required to comply with the provisions of the Residential Real Property Disclosure Act (“RRPDA”), the Unfair and Deceptive Business Practices Act of Sec. 765 ILCS §77/70 in addition to the Illinois Title Insurance Act; **attaching a certificate that is inaccurate, not generated by the APLD or altering an APLD-generated certificate may be a violation of these Acts.**

If you have any questions regarding this bulletin or if you need any additional information, please contact:



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