

**From:** Rooney, Michael [Michael.Rooney@Illinois.gov]  
**Sent:** Monday, April 04, 2011 2:54 PM  
**Subject:** FW: APLD Enhancement

Please see the email from Stan Wojciechowski concerning a new category in the drop-down menu for Certificates of Exemption for HELOC. Also note that Stan says it is still acceptable to use a photocopy of the original Certificate of Exemption if the HELOC simultaneously accompanies a first mortgage. However, the new category is an addition now available to users of the system.

Please pass this information along at your earliest convenience to each of your company's registered title insurance agents in Illinois, reminding them that compliance with the Illinois Predatory Lending Database Law is a requirement in order to maintain their registrations as title insurance agents in this State. Thank you.

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**From:** Wojciechowski, Stanley  
**Sent:** Monday, April 04, 2011 1:43 PM  
**To:** Rooney, Michael  
**Subject:** APLD Enhancement

Mike,

Please circulate to title agencies.

Thanks.

Stan

A new Exemption Reason has been added to the drop-down menu on the APLD for Certificates of Exemption. "Simultaneous HELOC" is now available. This option was added in response to lenders who have requested a separate Certificate of Exemption for a HELOC simultaneous with a first mortgage. It remains equally permissible to use a copy of the Certificate of Compliance for the first mortgage to record a simultaneous HELOC.