

 ATTORNEYS' TITLE GUARANTY FUND, INC.

**ANTI-PREDATORY LENDING DATABASE PROGRAM
AFFIDAVIT OF EXEMPTION – LENDER**

STATE OF ILLINOIS }
COUNTY OF _____ } SS

Commitment No.: _____

Borrower Name: _____

Property Address: _____

The undersigned, being first duly sworn, deposes and states as follows:

I acknowledge that the above referenced property is located within the Predatory Lending Program Area (765 ILCS 77/70 *et seq.*). I further state that this property is exempt under the program based upon my affirmation that, with respect to the above referenced property: *(Check the exemption that applies.)*

- ☐ Application taken by an exempt entity
- ☐ Private financing; I have not originated more than three residential mortgages this calendar year.
- ☐ Commercial property
- ☐ Government property
- ☐ Home Equity Line of Credit (HELOC) not with new first mortgage
- ☐ Simultaneous Home Equity Line of Credit (HELOC)
- ☐ Investment, non owner-occupied
- ☐ Mixed commercial and residential, 1-4 units
- ☐ Residential, more than four units
- ☐ Secondary residence
- ☐ Reverse Mortgage
- ☐ Vacant land, residential

In reliance upon this affirmation, Attorneys' Title Guaranty Fund, Inc., will obtain a Certificate of Exemption from the Anti-Predatory Lending Database. I hereby agree to indemnify and hold Attorneys' Title Guaranty Fund, Inc., harmless from any claims resulting in the invalidity, unenforceability, and lack of priority of the mortgage being insured under the above referenced commitment.

Dated: _____

Subscribed and sworn before me this

Name of Lender

_____ day of _____, _____

Signature

Notary Public