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# Registering Loans with the Illinois Anti-Predatory Lending Database

## Procedure

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## Document Information

<b>Scope</b>	<b>Production</b> All
<b>Governing Policy</b>	<a href="#">Compliance   Mortgage Origination Policy</a> <a href="#">Compliance   Fair and Responsible Lending Policy</a>
<b>Tools and Systems</b>	<a href="#">Anti Predatory Lending Database</a> <a href="#">Cook County</a> <a href="#">Kane County</a> <a href="#">Peoria County</a> <a href="#">Will County</a> Octane

## Overview

The Illinois Anti-Predatory Lending Database (APLD) was created to eliminate predatory lending practices by increasing the borrower's understanding of loans and prevent foreclosures resulting from inappropriate loans. This database applies to four counties in Illinois: Cook County, Kane County, Peoria County, and Will County.

Using loan information in Octane, the user enters the required information into APLD to determine whether the property is subject to APLD guidelines and, if so, determine whether borrower counseling is required. If counseling is required, the borrower is notified and provided a list of participating counseling agencies. The counselor reviews the borrower's loan documents and information, and then recommends a course of action. The borrower decides whether to proceed based on these recommendations.

If the borrower chooses to continue, the loan can proceed to close. If the closing agent determines the loan is closing with no material changes to the terms, the agent marks the loan "ready to close." A Certificate of Compliance is issued at closing. If the closing agent finds material changes in the loan terms, the loan cannot close and counseling is required. This procedure outlines the steps to register loans with APLD.

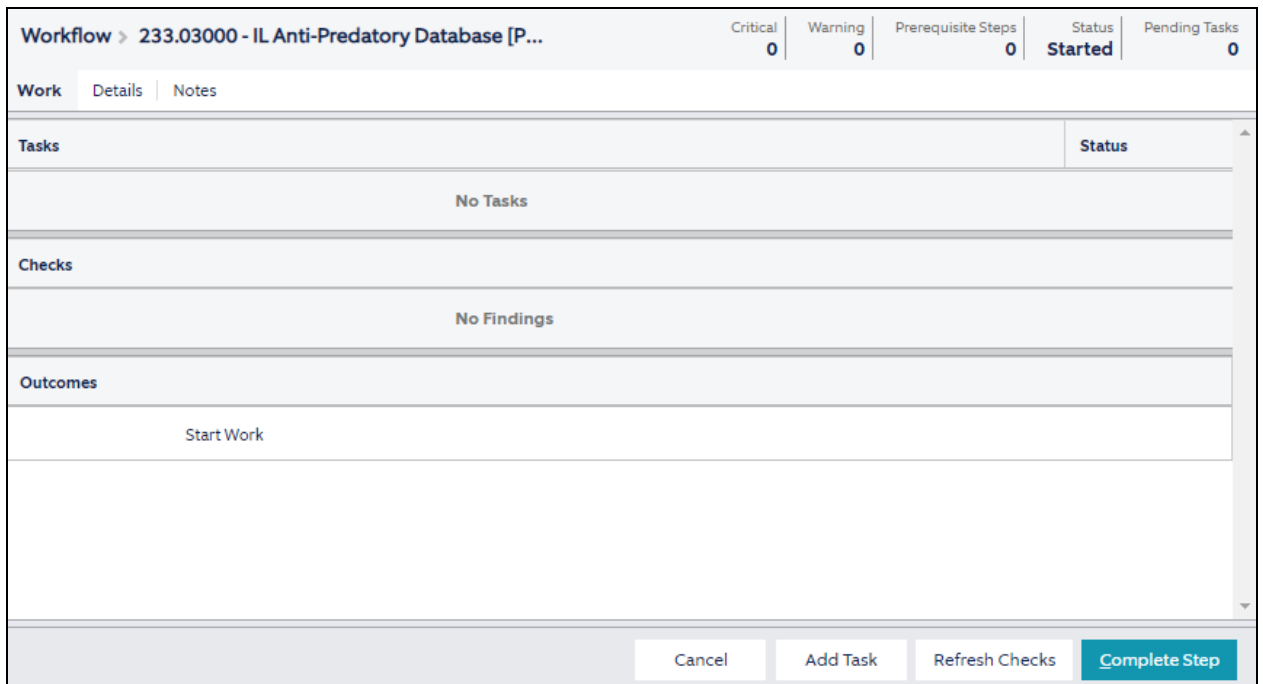
## Getting Started

Workflow names may vary by channel. Refer to the indicator at the end of the workflow name to identify the channel.

1. Log in to Octane.
2. From **Workflow Queues**, click **IL Anti-Predatory Database [Pending]**.

**Note:** When this workflow begins, Octane generates the **Illinois Compliance Action Required** smart message to ensure the Loan Originator is aware of registration timing requirements and actions.

3. Select a loan.
4. Click **Complete Step**.



The screenshot shows a workflow interface with the following elements:

- Workflow Header:** "Workflow > 233.03000 - IL Anti-Predatory Database [P...]"
- Summary Metrics:** Critical: 0, Warning: 0, Prerequisite Steps: 0, Status: Started, Pending Tasks: 0
- Navigation:** Work (selected), Details, Notes
- Tasks Section:** "No Tasks"
- Checks Section:** "No Findings"
- Outcomes Section:** "Start Work"
- Footer Buttons:** Cancel, Add Task, Refresh Checks, Complete Step

5. Click **Complete** to move the loan into **IL Anti-Predatory Database [Work]**.

## Registering Transactions

All transactions within the specified counties must be entered into the APLD for review. Access to APLD is only issued to loan originators licensed in Illinois. If you have not registered a transaction in the past 60 days, email [licensing@cardinalfinancial.com](mailto:licensing@cardinalfinancial.com) to obtain a new password.

**Important:** You must register all qualifying residential transactions with APLD within 10 business days of application to remain in compliance and avoid a penalty. Failure to do so could result in losing your Illinois license. Production managers can generate a workflow analysis report to verify the transaction has not exceeded its SLA time frame.

233.03000 - IL Anti-Predatory Database [Pending]	Work	2	<span style="color: red;">1</span> 2	4h	6d 3h	\$728,300	<span style="color: red;">\$728,300</span>
233.06000 - IL Anti-Predatory Database [Wait]	Wait	1	<span style="color: red;">1</span> 1	2h	2d 5h	\$111,500	<span style="color: red;">\$111,500</span>

## Creating an Application

1. If the subject property is in an applicable county, use the following county websites to search for the Parcel ID (also known as the tax ID):

- [Cook County](#)
- [Kane County](#)
- [Peoria County](#)
- [Will County](#)

2. Log in to the [Anti Predatory Lending Database](#).

**Note:** For user ID or password assistance, please email [licensing@cardinalfinancial.com](mailto:licensing@cardinalfinancial.com).

**LOGON HERE**

Logon Name:

Password:

[- Forgotten Password?](#)  
[- Broker Self Registration](#)









3. Click New Application.

## Adding Borrower Information

1. From the **New Application** screen, type the **Borrower Number** (with no dashes), and then select the **Borrower Type** of number.

HOME
LOGOUT

**SYSTEM MENU**

-  **NEW APPLICATION**
-  **FIND APPLICATION**
-  **FILE UPLOAD**
-  **VIEW REPORTS**
-  **CONTACT SUPPORT**
-  **CHANGE MY PASSWORD**
-  **HELP SYSTEM**
-  **TRAINING**

**USER DETAILS**

Cardinal Financial Company, Limited Partnership  
 Originator: XXXXXXXXXX  
 Password Expires: 60 Days  
 Welcome, Loan Originator!

**NEWAPPLICATION**

**Enter Borrower Information:**

Borrower Number:\*

Borrower Type:\*  SSN  TIN  ALIEN

Property Address:\*

Property Address 2:

Property City:\*

Property State:\*

Property ZIP:\*

Property Type:\*

Reverse Mortgage:\*  Yes  No

Loan Purpose:\*

2. Enter information about the property according to the information in Octane.

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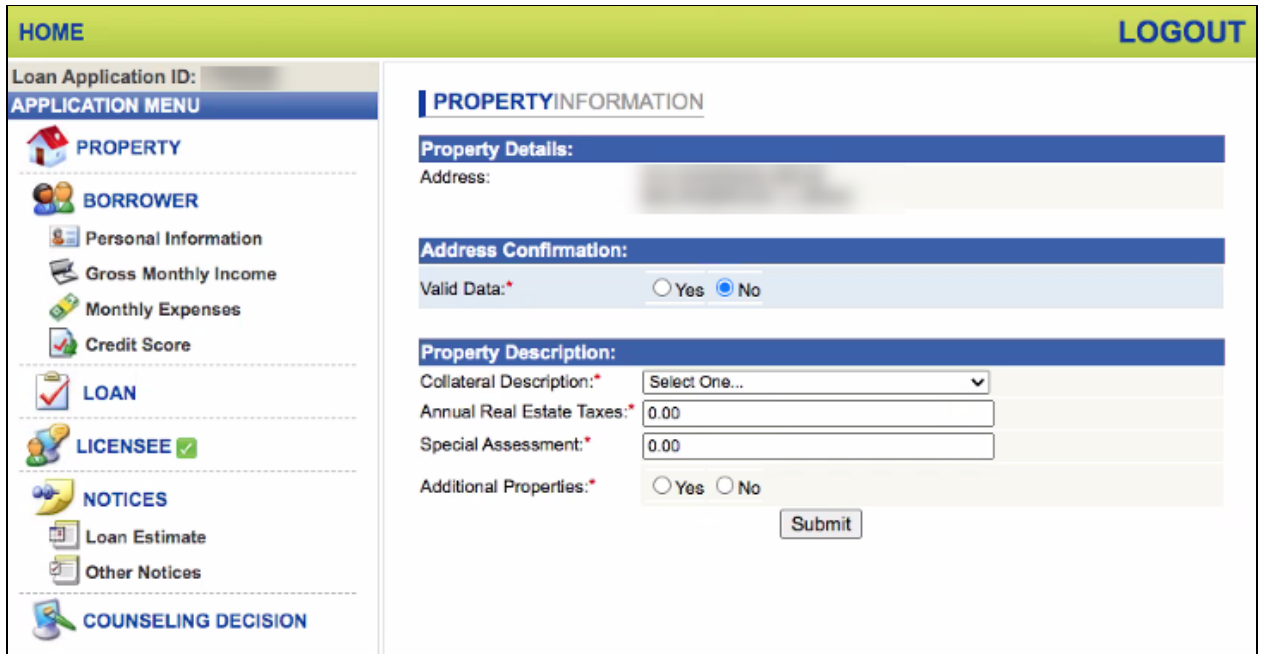
6 of 18

Internal Use Only

3. Click **Submit**. The Property Information screen opens.

## Completing Property Information

1. From the **Property Information** screen, in **Valid Data**, select **Yes**.



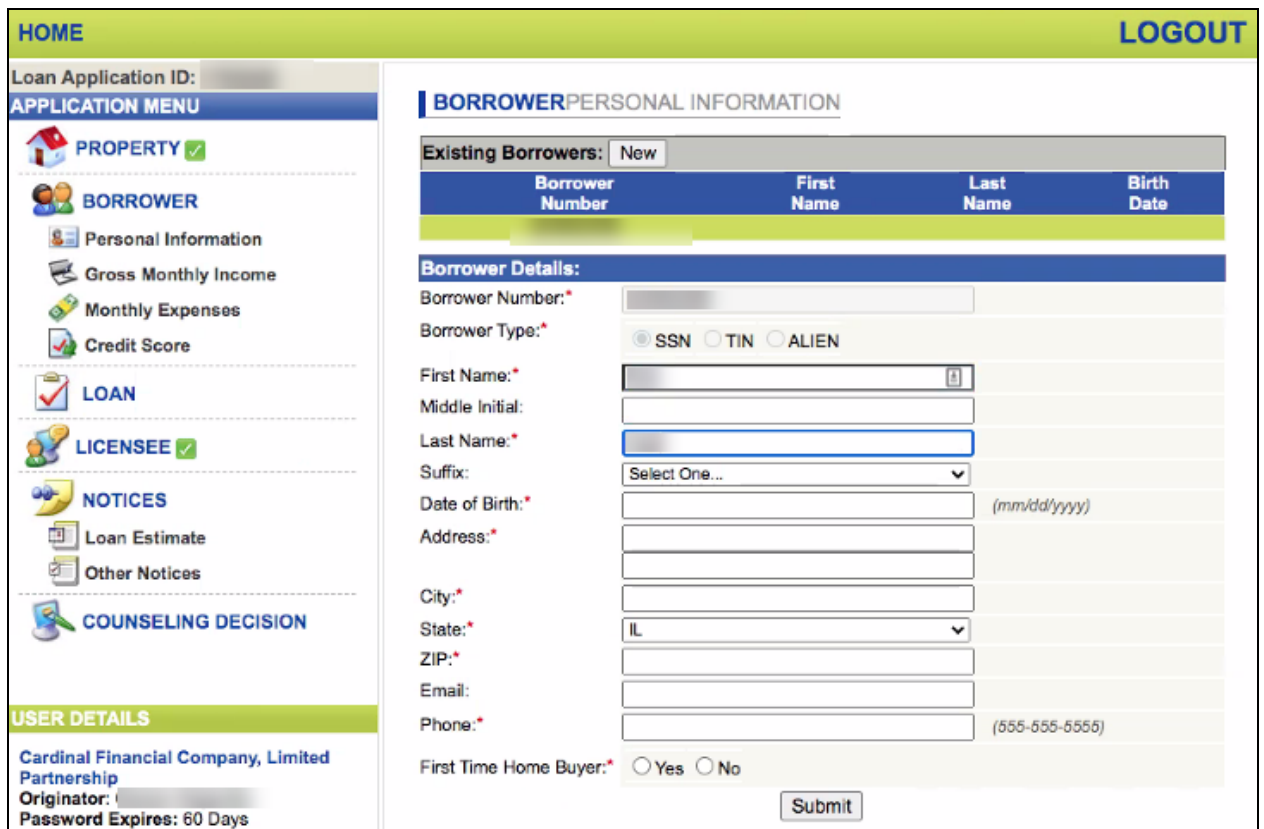
The screenshot displays the 'PROPERTY INFORMATION' screen. On the left is an 'APPLICATION MENU' with icons and labels for PROPERTY, BORROWER (Personal Information, Gross Monthly Income, Monthly Expenses, Credit Score), LOAN, LICENSEE (with a green checkmark), NOTICES (Loan Estimate, Other Notices), and COUNSELING DECISION. The main area has a header 'HOME' and 'LOGOUT'. Below the header, 'Loan Application ID:' is followed by a blurred field. The 'PROPERTY INFORMATION' section includes: 'Property Details:' with an 'Address:' field; 'Address Confirmation:' with 'Valid Data:\*' and radio buttons for 'Yes' and 'No' (where 'No' is selected); 'Property Description:' with 'Collateral Description:\*' (a dropdown menu), 'Annual Real Estate Taxes:\*' (a text field with '0.00'), 'Special Assessment:\*' (a text field with '0.00'), and 'Additional Properties:\*' (radio buttons for 'Yes' and 'No'). A 'Submit' button is at the bottom right.

2. Select the **Collateral Description**.
3. Enter the **Annual Real Estate Taxes** amount.
4. Enter the **Special Assessment** amount, if applicable.
5. In **Additional Properties**, select **Yes** or **No**.
6. Click **Submit**. A green check box appears next to the Property tab in the left menu.

## Completing Borrower Information

### Entering Personal Information

- From the left menu, click **Personal Information**. The Borrower Personal Information screen opens.



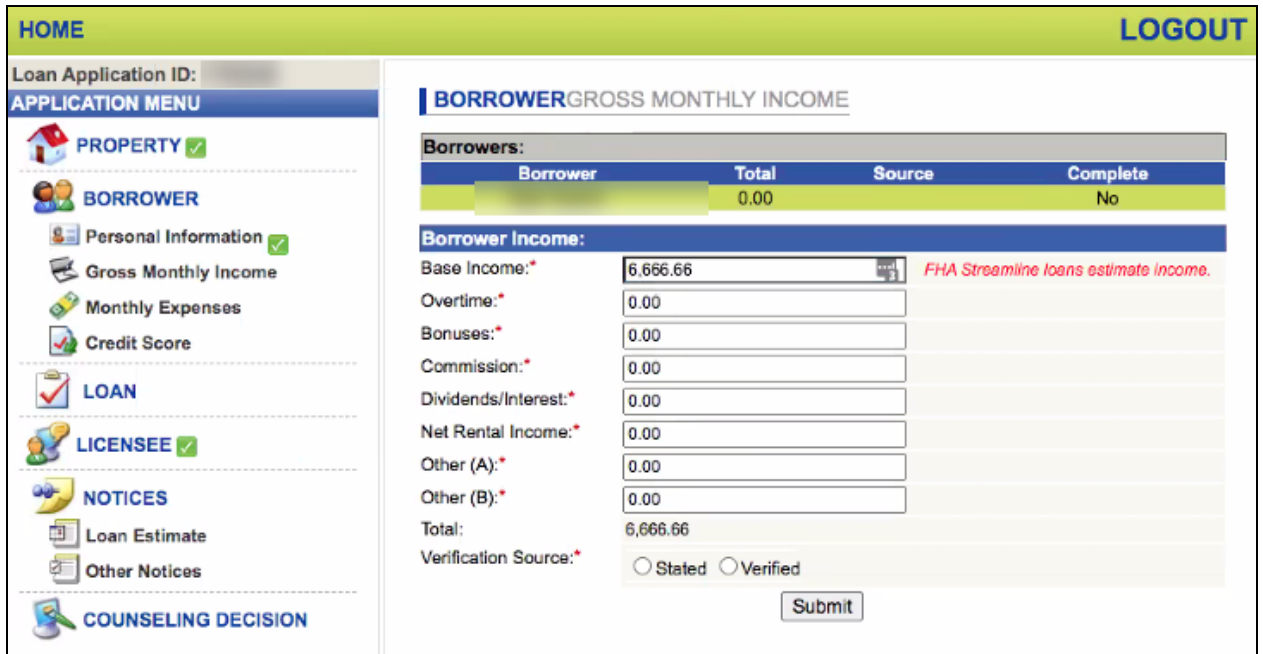
The screenshot shows the 'Borrower Personal Information' form. On the left is a navigation menu with categories: HOME, APPLICATION MENU (PROPERTY, BORROWER, LOAN, LICENSEE, NOTICES, COUNSELING DECISION), and USER DETAILS. The main form area includes a 'Loan Application ID' field, a 'Borrower Personal Information' header, and a table for 'Existing Borrowers'. Below this is the 'Borrower Details' section with various input fields: Borrower Number, Borrower Type (SSN, TIN, ALIEN), First Name, Middle Initial, Last Name, Suffix, Date of Birth, Address, City, State, ZIP, Email, and Phone. A 'First Time Home Buyer' checkbox is at the bottom, followed by a 'Submit' button.

- Complete the fields according to the borrower and address information in Octane.
  - If the loan is a refinance and the borrower has lived at the same address for more than 24 months, use the same address from the loan application.
- In **First Time Home Buyer**, select **Yes** or **No**.
- Click **Submit**.



## Entering Gross Monthly Income

1. From the left menu, click **Gross Monthly Income**.



HOME LOGOUT

Loan Application ID: [REDACTED]

**APPLICATION MENU**

- PROPERTY ✓
- BORROWER**
  - Personal Information ✓
  - Gross Monthly Income**
  - Monthly Expenses
  - Credit Score
- LOAN
- LICENSEE ✓
- NOTICES
  - Loan Estimate
  - Other Notices
- COUNSELING DECISION

**BORROWER GROSS MONTHLY INCOME**

Borrower	Total	Source	Complete
[REDACTED]	0.00		No

**Borrower Income:**

Base Income:\*  FHA Streamline loans estimate income.

Overtime:\*

Bonuses:\*

Commission:\*

Dividends/Interest:\*

Net Rental Income:\*

Other (A):\*

Other (B):\*

Total: 6,666.66

Verification Source:\*  Stated  Verified

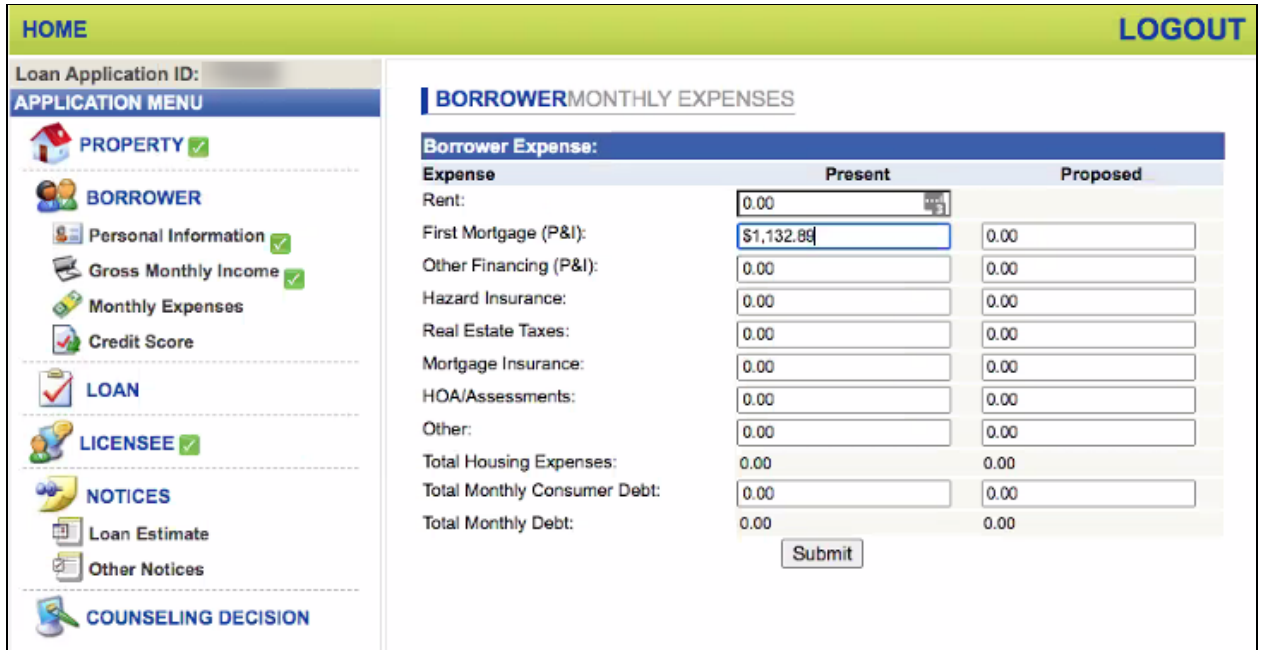
2. Enter the borrower's income information.
3. In **Verification Source**, select **Stated**.

**Note:** Always select **Stated** because Underwriting has not reviewed the loan application yet.

4. Click **Submit**.

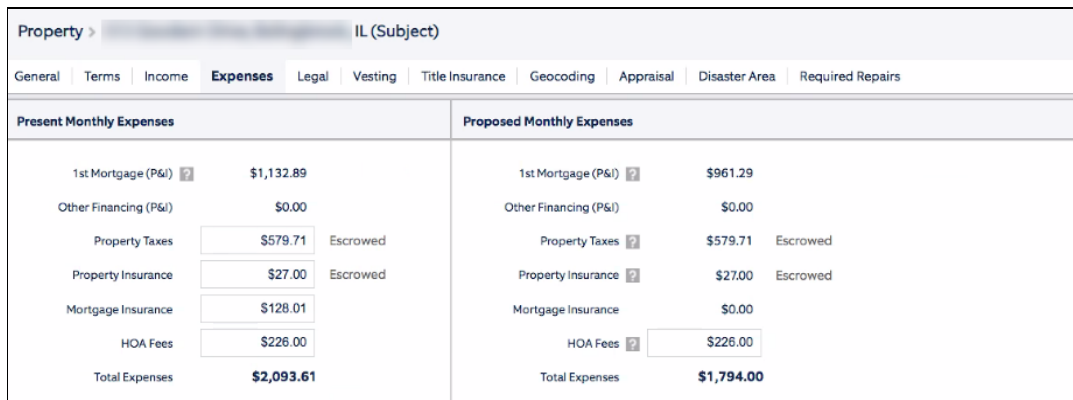
## Entering Monthly Expenses

1. From the left menu, click **Monthly Expenses**.



Expense	Present	Proposed
Rent:	0.00	
First Mortgage (P&I):	\$1,132.89	0.00
Other Financing (P&I):	0.00	0.00
Hazard Insurance:	0.00	0.00
Real Estate Taxes:	0.00	0.00
Mortgage Insurance:	0.00	0.00
HOA/Assessments:	0.00	0.00
Other:	0.00	0.00
Total Housing Expenses:	0.00	0.00
Total Monthly Consumer Debt:	0.00	0.00
Total Monthly Debt:	0.00	0.00

2. From the **Property** screen in Octane, click the **Expenses** tab.



Present Monthly Expenses		Proposed Monthly Expenses	
1st Mortgage (P&I)	\$1,132.89	1st Mortgage (P&I)	\$961.29
Other Financing (P&I)	\$0.00	Other Financing (P&I)	\$0.00
Property Taxes	\$579.71 Escrowed	Property Taxes	\$579.71 Escrowed
Property Insurance	\$27.00 Escrowed	Property Insurance	\$27.00 Escrowed
Mortgage Insurance	\$128.01	Mortgage Insurance	\$0.00
HOA Fees	\$226.00	HOA Fees	\$226.00
<b>Total Expenses</b>	<b>\$2,093.61</b>	<b>Total Expenses</b>	<b>\$1,794.00</b>

3. Complete the fields according to the information in Octane.

a. For **Total Monthly Consumer Debt**:

- i. Navigate to the **Credit** screen in Octane, and then click the **Liabilities** tab.
- ii. Enter the **Net Payment** amount.

Credit					Past Due	Balance	Payment	Net Payment
					\$433.00	\$228,263.07	\$2,159.61	\$292.00
Overview	<b>Liabilities</b>	Net Tangible Benefits	Public Records	Inquiries	Addresses	Archived Reports	Borrower All, Types All, Status Active and all Derogatory	
Liability	Alert	Disposition	Type	Lates (30, 60, 90+ Days)	Past Due	Balance	Payment	Net Payment
Borrower								
K	O	Payoff at Closing Corrected	Mortgage - 1st	0	\$0.00	\$223,161.07	\$1,867.61	\$0.00
LNCE			Installment Loan	0	\$0.00	\$4,632.00	\$257.00	\$257.00
LLC	O	Corrected	Revolving Charge Account	0	\$0.00	\$37.00	\$35.00	\$35.00
REDIT SRV	D		Collection, Judgement, or Lien	0 - Last 03/2021	\$433.00	\$433.00	\$0.00	\$0.00
					<b>\$433.00</b>	<b>\$228,263.07</b>	<b>\$2,159.61</b>	<b>\$292.00</b>
C - Consumer Dispute    D - Derogatory    B1 - U - Unassociated        O - Overridden					<a href="#">Add Liability</a> <a href="#">Request Credit</a>			

4. Click **Submit**.

### Entering the Credit Score

1. From the left menu, click **Credit Score**.

HOME
LOGOUT

Loan Application ID:  

**APPLICATION MENU**

- PROPERTY** ✓
- BORROWER**
  - Personal Information ✓
  - Gross Monthly Income ✓
  - Monthly Expenses ✓
  - Credit Score**
- LOAN**
- LICENSEE** ✓
- NOTICES**
  - Loan Estimate
  - Other Notices
- COUNSELING DECISION**

**BORROWER CREDIT SCORES**

**Borrower Credit Scores:**

Borrower	Beacon/Equifax	Empirica/TransUnion	FICO/Experian
<span style="background-color: #ccc; padding: 2px;"> </span>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

2. Enter the credit score values using the information in Octane, and then click **Submit**.

## Completing Loan Information

1. From the left menu, click **Loan**.

Loan Application ID:	
<b>APPLICATION MENU</b>	
<b>PROPERTY</b> ✓	
<b>BORROWER</b> ✓	
Personal Information ✓	
Gross Monthly Income ✓	
Monthly Expenses ✓	
Credit Score ✓	
<b>LOAN</b>	
<b>LICENSEE</b> ✓	
<b>NOTICES</b>	
Loan Estimate	
Other Notices	
<b>COUNSELING DECISION</b>	
<b>USER DETAILS</b>	
Cardinal Financial Company, Limited Partnership	
Originator: [Redacted]	
Password Expires: 60 Days	
<b>LOAN INFORMATION</b>	
<b>Loan Data:</b>	
Is this a first mortgage:*	<input type="radio"/> Yes <input type="radio"/> No
Purchase Price:*	<input type="text" value="0.00"/>
Loan Amount:*	<input type="text" value="0.00"/>
Initial monthly payment including hazard insurance, taxes, and PMI:*	<input type="text" value="0.00"/>
Down Payment Amount:*	<input type="text" value="0.00"/>
Initial Loan Term:*	<input type="text" value="0"/> Months
Initial Note Rate:*	<input type="text" value="0.000"/> % <small>(6.875% entered as 6.875)</small>
Refinance:*	<input type="radio"/> Yes <input type="radio"/> No
Borrower applying for a HELOC to be recorded as a 2nd lien in a purchase or refinance:*	<input type="radio"/> Yes <input type="radio"/> No
Title to this property will be held in a trust:*	<input type="radio"/> Yes <input type="radio"/> No
Loan Type:*	<input type="radio"/> Fixed <input type="radio"/> Adjustable
Points and Fees:*	<input type="text" value="0.000"/> % <small>(3.755% entered as 3.755)</small>
Did the borrower finance the subject property within the 12 months prior to the date of this application:*	<input checked="" type="radio"/> Yes <input type="radio"/> No
Is the loan an interest-only loan:*	<input checked="" type="radio"/> Yes <input type="radio"/> No
Does the interest rate adjust within 3 years:*	<small>(Check Yes for 3 Year ARM)</small> <input checked="" type="radio"/> Yes <input type="radio"/> No
Does the loan have a prepayment penalty:*	<input checked="" type="radio"/> Yes <input type="radio"/> No
	12 Months:*
	<input type="text" value="0.000"/> %
	24 Months:*
	<input type="text" value="0.000"/> %
	36 Months:*
	<input type="text" value="0.000"/> %
	Description:
	<input type="text"/>
	Amount:*
	<input type="text" value="0.000"/> %
Does the loan carry negative amortization:*	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="button" value="Submit"/>	

2. Complete the fields according to the information in the **Property** screen of Octane.

- a. To obtain the **Points and Fees** percentage:
  - i. Navigate to the **Charges & Credits** screen in Octane.
  - ii. Add the **Charge for Interest Rate** amount and the **Origination Fee** amount.

Charges & Credits		Smart Charges	Last Update
		Enabled	8/20/21 9:16 am ET
Charges		Amount	Paid By / To
Recording   Escrow Selection   Taxes   Property Insurance   Mortgage Insurance   Escrow Analysis   Invoices			
Terms			
Debt Payoff		\$224,841.92	Bor → Othr
Loan Amount		-\$228,300.00	Lend → Bor
A. Origination Charges			
Charge for Interest Rate	0.243 % of Loan Amount	\$554.77	Bor → Lend <input type="checkbox"/>
Origination Fee		\$1,490.00	Bor → Lend <input type="checkbox"/>
B. Borrower Cannot Shop For			
HOA Certification Fee		\$250.00	Bor → Othr <input type="checkbox"/>

- iii. Divide the total by the mortgage loan amount to obtain the percentage.
- iv. Type the percentage into the **Points and Fees** field in APLD.

3. Click **Submit**.

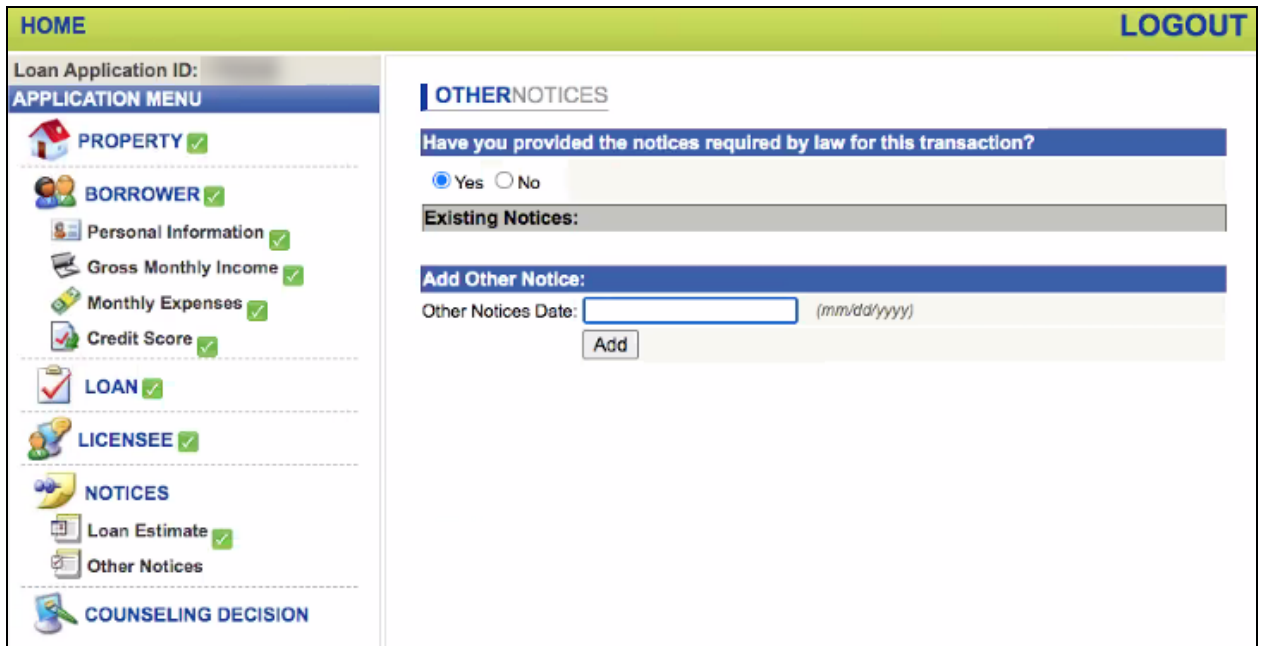
## Completing Notices

### Completing the Loan Estimate

1. From the left menu, click **Loan Estimate**.
2. Complete the loan information according to the information in Octane.
3. Click **Submit**.

### Completing Other Notices

1. From the left menu, click **Other Notices**.



HOME LOGOUT

Loan Application ID: [REDACTED]

**APPLICATION MENU**

- PROPERTY ✓
- BORROWER ✓
  - Personal Information ✓
  - Gross Monthly Income ✓
  - Monthly Expenses ✓
  - Credit Score ✓
- LOAN ✓
- LICENSEE ✓
- NOTICES
  - Loan Estimate ✓
  - Other Notices
- COUNSELING DECISION

**OTHERNOTICES**

Have you provided the notices required by law for this transaction?

Yes  No

Existing Notices:

Add Other Notice:

Other Notices Date:  (mm/dd/yyyy)

Add

2. Select **Yes** to indicate you provided the required notices.
3. Enter the date (mm/dd/yyyy) you provided the notice.
4. Click **Add**. The date appears in the Existing Notices section.

## Reviewing the Counseling Decision

1. From the left menu, click **Counseling Decision**. The counseling requirement decision is indicated.

**HOME** **LOGOUT**

Loan Application ID:

**APPLICATION MENU**

- PROPERTY** ✓
- BORROWER** ✓
  - Personal Information ✓
  - Gross Monthly Income ✓
  - Monthly Expenses ✓
  - Credit Score ✓
- LOAN** ✓
- LICENSEE** ✓
- NOTICES** ✓
  - Loan Estimate ✓
  - Other Notices ✓
- COUNSELING DECISION**

**HOUSING COUNSELING DECISION**  Print

**Borrowers:**

**Property Info:**


**Housing Counseling Decision:**

Housing Counseling Required:	<b>No</b>
All First Time Home Buyers:	NA
Refinance:	NA
Interest Only Loan:	NA
Interest Rate Adjusts within 3 Years:	NA
Prepayment Penalty:	NA
Negative Amortization:	NA
Points & Fees Over Limit:	NA

**Links:**

[HUD Approved Housing Counseling Agencies](#)

- a. If **Housing Counseling Required** is **Yes**, click the **HUD Approved Housing Counseling Agencies** link.
  - b. Contact the borrower to inform them of the need for housing counseling, and provide them with the list of counseling agencies.
2. Click **Print** to download the **Home Counseling Decision Report** as a PDF to your desktop.

Print: 

### Housing Counseling Decision Report

Loan Data:	
Loan Application ID:	
Loan Amount:	
Borrowers:	
Property Info:	
Housing Counseling Decision:	
Housing Counseling Required:	No
All First Time Home Buyers:	No
Refinance:	No
Interest Only Loan:	No
Interest Rate Adjusts within 3 Years:	No
Prepayment Penalty:	No
Negative Amortization:	No
Points & Fees Over Limit:	No

- From the **Documents** screen in Octane, click **Anti-Predatory Lending Database Certificate of Compliance - Illinois** to upload the decision report.

## Determining the Need for Housing Counseling

- For purchases, review the loan and use the following table to determine whether housing counseling is required.

**Note:** If the loan meets at least one criterion in **Column A** and one criterion in **Column B**, housing counseling is required.

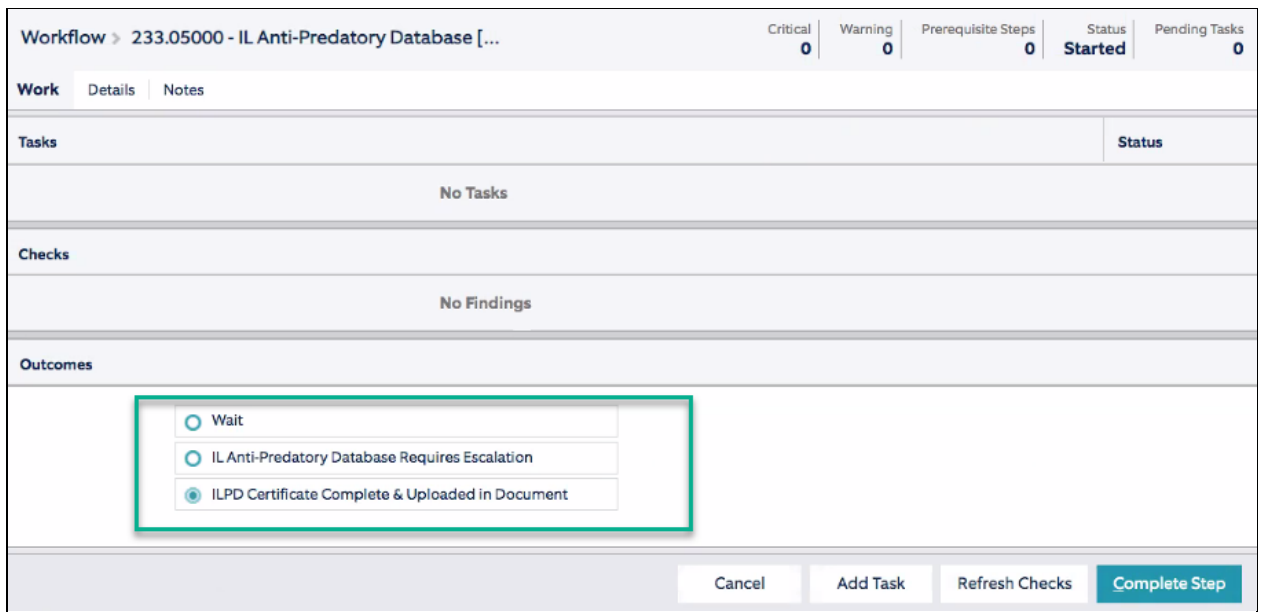
Column A	Column B
<ul style="list-style-type: none"> <li>The borrowers are first-time homebuyers</li> <li>The borrowers are refinancing a primary</li> </ul>	<ul style="list-style-type: none"> <li>The loan permits interest-only payments</li> <li>The loan can result in negative amortization</li> <li>The total points and fees payable by the borrower at or</li> </ul>



residence	before closing will exceed 5% <ul style="list-style-type: none"> <li>• The loan includes a prepayment penalty</li> <li>• The loan is an adjustable-rate mortgage that allows adjustments of the interest rate in the first three (3) years</li> </ul>
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## Updating the Workflow

1. From the **Workflow** screen, click **IL Anti-Predatory Database [Work]**.
2. Select the appropriate **Outcome**.



Workflow > 233.05000 - IL Anti-Predatory Database [...]

Critical 0 | Warning 0 | Prerequisite Steps 0 | Status **Started** | Pending Tasks 0

**Work** | Details | Notes

**Tasks** | Status

No Tasks

**Checks**

No Findings

**Outcomes**

- Wait
- IL Anti-Predatory Database Requires Escalation
- ILPD Certificate Complete & Uploaded in Document

Cancel | Add Task | Refresh Checks | **Complete Step**

3. Click **Complete Step**, and then click **Complete**.

## References

Reference List
<a href="#">Compliance   Fair and Responsible Lending Policy</a>
<a href="#">Compliance   Mortgage Origination Policy</a>
<a href="#">Completing a Loan Application Procedure</a>

## Revision History

Revision History is to be used as a reference only and will only provide a summary of document changes. For complete versioning, refer to the Google Docs versioning functionality, which is the system of record.

Date	Version	Description	Approver
8.23.21	V1	Annual certification with full document review. Updated procedure to align with current process steps.	Erica Price
9.17.20	-	Removed the option for a certificate of exemption that does not apply to Cardinal	Briana Wiederspahn
3.14.19	-	Updated website for Peoria County and updated steps related to Housing Counseling Determination section	Jackie Simmons