

May 15, 2008

TO: Banks

RE: Anti Predatory Lending Database

Dear Banker/Closer,

The Anti Predatory Lending Database Program will become operational on July 1, 2008. Registration, which begins on May 27, 2008, will be required for all users of the database. In order to register as a closer, you must do the following.

1. Choose someone to act as system administrator. The system administrator will be responsible for assigning log-on ID's and passwords and adding or deleting users in the future.
2. Access the Anti Predatory Lending Database at www.ILAPLD.com. Your initial log-on is _____ and your initial password is _____. You will be required to change the password later in the process.
3. The administrator will then input all participants by creating a log-on and creating an initial password for each user. Please visit the administrator training for detailed instructions located under the 'Training' section on the APLD. If greater than 25 users are being entered, the administrator can utilize the bulk registration option found under the Help section on the APLD.
4. Each new user will be required to log in with the log-on/password combination provided by the administrator and reset their password following the guidelines of the database.
5. All users of the APLD are encouraged to complete "New User" training prior to using the database. Training is available on demand 24/7 by logging on to the APLD. Limited numbers of webcast/conference call training and in-person training sessions are also available with dates/times posted on the IDFPR and APLD websites (under the training section) with pre-registration required for each session.

If you have any questions, please call 312-793-4190 or toll free at 866-266-4120. The implementation process is proceeding on schedule. Be sure to check the IDFPR website at www.idfpr.com regularly for further information.