



Illinois Department of Financial and Professional Regulation

Division of Banking

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Mortgage Brokers: Important Updates for Users of the APLD Database Taking Effect February 1st

Listed below is information communicated to interface users and posted on the Anti-Predatory Lending Database (APLD) website on 1/30/2018 to the Brokers, Counselors, and Closers.

1) *Brokers using the FTP interface*

The following is a summary of updates requested by the State of Illinois that will be incorporated into the Veritec APLD as of February 1st, 2018. Please note that Veritec will not process any loan application files through the FTP interface on January 31st, 2018, due to updates taking place that evening. Processing of files will resume on February 1, 2018, with the upload process having been modified for these changes.

- 1) **PIN and Third Parties** – The PIN and all Third Party related data will no longer be entered by the Broker for a new loan application. Property address information, to include Property Address 1, Address 2 (optional), City, State, and ZIP Code, will now be required due to the removal of the PIN.
- 2) **Website File Upload** – Brokers will have the option to load loan applications via a new file upload process on the website at www.ilapld.com and immediately receive a response file with results. The response file will include the loan application IDs for the successfully loaded loan applications or error codes. The loan application data can be structured in a tilde (~) delimited text file or an Excel 2007 or higher XLSX file as specified in the APL Database Web Upload Standards document found on the updated website. This option is in addition to the FTP-based file upload currently available for use.

2) *Brokers using the Website*

NOTICE: *Effective February 1, 2018*

- 1) The **PIN** and **Third Party** related data will no longer be required for a new loan application. When the Compliance Certificate is created on closing, the closing agent will record the PIN.
- 2) **Property address** information will now be required due to the removal of the PIN.
- 3) A new website **File Upload** option will allow a file to be uploaded and then immediately provide a response file with the results, including the loan application IDs if successfully loaded or error codes. For more information, see the **APL Database Web Upload Standards** document and **Sample Files** under the File Upload menu option.

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