



## 95TH GENERAL ASSEMBLY

### State of Illinois

2007 and 2008

**SB1464**

Introduced 2/9/2007, by Sen. Kimberly A. Lightford

#### SYNOPSIS AS INTRODUCED:

815 ILCS 505/2ZZ new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that no person may send marketing materials to a consumer indicating that the person is connected to the consumer's mortgage company, indicating that there is a problem with the consumer's mortgage, or stating that the marketing materials contain information concerning the consumer's mortgage, unless that person sending the marketing materials is actually employed by the consumer's mortgage company or an affiliate of the consumer's mortgage company.

LRB095 09717 LCT 29921 b

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business  
5 Practices Act is amended by adding Section 2ZZ as follows:

6 (815 ILCS 505/2ZZ new)

7 Sec. 2ZZ. Mortgage marketing materials.

8 (a) No person may send marketing materials to a consumer  
9 indicating that the person is connected to the consumer's  
10 mortgage company, indicating that there is a problem with the  
11 consumer's mortgage, or stating that the marketing materials  
12 contain information concerning the consumer's mortgage, unless  
13 that person sending the marketing materials is actually  
14 employed by the consumer's mortgage company or an affiliate of  
15 the consumer's mortgage company.

16 (b) Any person who violates this Section commits an  
17 unlawful practice within the meaning of this Act.

18 (c) For purposes of this Section:

19 "Person" means any individual, partnership,  
20 corporation, business, trust, or other legal entity.

21 "Consumer" means any natural person who, singly or  
22 jointly with another consumer, enters into a mortgage loan.