**Section 110.360 Availability of Debt Management Services**

a) Before entering into a title-secured loan agreement, licensee must give to the obligor a pamphlet, approved by the Director, describing the availability of debt management services and the obligor's rights and responsibilities in the transaction.

b) Each title-secured loan agreement and refinancing agreement executed by a licensee shall include a statement, which shall be initialed by the obligor, as follows: "I have received from (name of lender) a toll free number from the Department of Financial and Professional Regulation-Division Financial Institutions that I can call for information regarding debt management services."

c) At the time a title-secured lender conveys any written notice to an obligor indicating the obligor is in arrears or that the obligor is in default, the lender shall include with the notice a statement indicating a toll free number of the Division that the obligor may contact for the purpose of the obligor receiving information from the Division regarding debt management services. The form and method of providing the information shall be subject to approval of the Division.

(Source: Amended at 33 Ill. Reg. 4142, effective April 1, 2009)