**Section 346.10 Definitions**

"Act" means the Residential Real Property Disclosure Act [765 ILCS 77].

"Department" means the Department of Financial and Professional Regulation.

"FICO" means a credit risk score as defined by the Fair Isaac Corporation, or its successor, and reported under such names as "BEACON", "EMPIRICA", and "FAIR ISAAC RISK SCORE" by one or more of the following credit reporting agencies or their successors: Equifax, Inc., Experian Information Solutions, Inc., and TransUnion LLC.

"HUD-certified credit counselor" means a housing counselor employed by an agency certified by the U.S. Department of Housing and Urban Development (HUD).

"HUD-certified credit counseling" means counseling given to a borrower by a HUD-certified credit counselor pursuant to the Act, or as approved by the Department for counseling given to a borrower by a HUD-certified housing counseling agency pursuant to HUD counseling requirements for Federal Home Administration (FHA) programs.

"Pilot Program" means the Cook County Predatory Lending Database Pilot Program created by Section 70 of the Act.

"Points and fees" means all items required to be disclosed as points and fees as defined in Section 10 of the High Risk Home Loan Act [815 ILCS 137/10].