**Section 1050.920 Definition of Advertisement**

a) An advertisement is any message, except as provided in subsection (b) of this Section, conveyed in any format, including, but not limited to, the Internet, and attempting *to induce, directly or indirectly, any person to enter into a residential mortgage loan* *or residential mortgage loan brokerage agreement* as defined in Section 1-4(w) of the Act.

b) Small items bearing only the name, address and telephone number of the distributing entity shall not be considered messages intended to induce any person to enter into a residential mortgage loan agreement or residential loan brokerage agreement as defined in the Act and shall not be considered advertisements. Examples of these items are pencils, pens, buttons, pins, pocket calendars, and balloons. Business cards shall be considered an advertisement.

(Source: Amended at 43 Ill. Reg. 5272, effective May 10, 2019)