REQUEST FOR PROPOSAL
FOR PAYMENT OF INTEREST
ON THE MONIES OF
THE CITY OF CHICAGO AND
THE CHICAGO BOARD OF EDUCATION

CITY OF CHICAGO

LORI LIGHTFOOT
MAYOR

RESHMA SONI
CITY COMPTROLLER

RESPONSES WILL BE RECEIVED
BY THE DEPARTMENT OF FINANCE
AT 121 N. LASALLE, 7TH FLOOR
CHICAGO, ILLINOIS 60602

NO LATER THAN FOUR THIRTY P.M.
NOVEMBER 18, 2019
CITY OF CHICAGO
DEPARTMENT OF FINANCE

REQUEST FOR PROPOSAL FOR PAYMENT OF INTEREST ON THE
MONIES OF THE CITY OF CHICAGO AND CHICAGO BOARD OF EDUCATION

GENERAL INVITATION

The City of Chicago (the “City”) invites eligible banks and savings and loan associations to submit proposals to become municipal depositories of the City of Chicago and Chicago Board of Education in Fiscal Year 2020. In accordance with Chapter 2-32-410 of the Municipal Code of Chicago (the “Municipal Code”), applicants must be banks or savings and loan associations federally insured and maintain an office within the corporate limits of the City of Chicago.

The application for designation as a 2020 Municipal Depository will require the reporting of 2018 lending and account data. Please refer to Section III to review the Ordinance and other applicable sections of the Municipal Code.

In addition, the City will require that each financial institution submit a pledge (the “Pledge”) affirming that neither it nor any of its affiliates is, or will become, a predatory lender. Also requested is a signed Compliance with Vacant Buildings Code Pledge and an Affidavit of Commitment to Community Reinvestment, Responsibility and Transparency. Sample forms and instructions, including a copy of the Pledge, and Vacant Building Code Pledge are included in Section II.

Please send two (2) copies of the completed proposal forms by mail or messenger to the City of Chicago, one for the Department of Finance, 121 North LaSalle Street, 7th floor, Chicago, Illinois 60602 and the other for the City Treasurer, 121 North LaSalle Street, Room 106, Chicago, Illinois 60602. Completed proposals must be received no later than 4:30 p.m. on November 18, 2019. **No late proposals will be accepted.**

For further information regarding the specifics of the Request for Proposal, please contact Mary Lesniewski at the Department of Finance at (312) 744-7137.

Reshma Soni
City Comptroller

October 7, 2019
# REQUEST FOR PROPOSAL FOR PAYMENT OF INTEREST
ON THE MONIES OF THE CITY OF CHICAGO AND
THE CHICAGO BOARD OF EDUCATION

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I.

Request for Proposal Instructions
REQUEST FOR PROPOSAL (RFP)

1. BACKGROUND & INVITATION
The City of Chicago (the “City”) invests funds of the City and Board of Education with eligible financial institutions that have been approved for this purpose by the City Council of the City of Chicago (the “City Council”).

The City Comptroller solicits bids (hereinafter, “proposals”) from bidders, (hereinafter “proposers”) for purposes of evaluating for consideration financial institutions seeking to be designated municipal depositories, in accordance with Chapter 2-32-400 of the Municipal Code of Chicago (the “Municipal Code”).

Upon the City Comptroller’s submission of proposals to the City Council for further examination, the City Council may then select the “highest and best responsible” proposers for consideration of award as a designated municipal depository. The City Council may reject any proposal and may designate more than one proposer as a municipal depository as it deems necessary in the best interest of the City’s interests.

The City Comptroller invites eligible banks and savings and loan associations seeking to become a municipal depository in Fiscal Year (FY) 2020 to submit proposals in accordance with the requirements set forth in this RFP.

2. LEGAL REQUIREMENTS
A financial institution shall only be determined to be qualified to serve as a municipal depository if it complies with all the requirements of this RFP.

Banks and Savings and Loans
- Must maintain an office within the corporate limits of the City.
- Must have an aggregate stock and surplus of at least $500,000.

Banks
- Must be a regularly organized state or national bank insured by the Federal Deposit Insurance Corporation (FDIC).
- Must furnish copies of the last two sworn statements of resources and liabilities which the bank is required to furnish to the Commissioner of Banks and Trust Companies or to the Comptroller of the Currency.

Savings and Loans
- Must be a regularly organized state or federal savings and loan association insured by the FDIC.
- Must furnish copies of the last two sworn statements of resources and liabilities which the savings and loan associations is required to furnish to the Commissioner of Savings and Loan Associations or to the Federal Home Loan Bank.

3. COMPLIANCE WITH LAWS
The proposer, shall, at all times, observe and comply with all applicable laws, ordinances, regulations and codes of the United States, State of Illinois, the City, and of any other local government agency which may in any manner affect the preparation of this RFP or the performance of any contract or agreement between the City and the financial institution.

4. CONTENTS OF COMPLETED PROPOSALS
All submissions made in response to this RFP shall contain the following information in this order:
- A completed Depository Agreement;
- Completed Forms A(1) through G, on which each proposer and its affiliates must disclose for its home office and each branch office all lending and deposit account information required under Chapter 2-32-440 of the Municipal Code including additional information required under the City’s Anti-Predatory Lending Ordinance and all required census tract data;
- A signed Economic Disclosure Statement and Affidavit, any appendices and EEOC forms which are found on the City’s webpage: https://www.cityofchicago.org/city/en/depts/fin/provdrs/financial_policy.html
- A signed Anti-Predatory Lending pledge;
- A signed Loan Policy pledge;
- A signed Compliance with Vacant Building Code pledge;
- A completed questionnaire;
- A form of Safekeeping Agreement; and
- A copy of the proposer’s most recent evaluation under the Community Reinvestment Act (CRA), as amended. This evaluation evidences each proposer’s efforts to promote community development or to assist community residents within the City.
- Copies of the last two sworn statements of resources and liabilities which the proposer is required to furnish the Commissioner of Banks and Trust Companies or to the Comptroller of the Currency (Banks) or to the Commissioner of Savings and Loan Associations or to the Federal Home Loan Bank (Savings and Loans)
The following items must also be provided pursuant to Section 2-154-030 of the Municipal Code:

- A completed EEOC form providing information firmwide, plus the number of employees based in Chicago.
- A signed minority participation affidavit, including the number of employees dedicated or assigned to work on the City’s municipal depository account(s), and the gender, role, and race or ethnicity of those employees.
- A statement of community involvement, describing the financial institution’s economic development programs, if any; and identifying any cultural, educational, health, social service, civic, community or similar beneficial contributions made by the financial institution to the community that it serves.
- FDIC coverage rate for deposited balances.
- Liquidity management option for short and long-term investments (supplemental online portals).
- Online banking system features and functionality.
- A CRA affidavit.
- A complete copy of the financial institution’s United States Securities and Exchange Commission Form 10K, including financial statements, financial statement schedules, exhibits, and all other papers and documents filed as a part thereof, or, if the financial institution is not required to file Form 10K with the Securities and Exchange Commission, a copy of the financial institution’s most recent quarterly call report and a copy of the Comprehensive Annual Financial Statement for the Year Ended December 31, 2018, and Quarterly Statement for the Quarter Ended June 30, 2019.

5. PREPARATION OF PROPOSAL

Proposers are required to provide all the information requested in this RFP and expected to submit all required information in the format provided.

Proposers are required to submit both an electronic copy and print-outs — electronic copies must contain Microsoft Excel spreadsheets that are identical in format to the City’s forms contained in this RFP. An e-mail will be sent to requesting parties with the appropriate forms for your convenience. All computer print-outs must be identical to the format used by the City.

Proposers are ultimately liable for the correctness and accuracy of all the census tract data reported in response to this RFP. Various resources are available to assist institutions in their reporting efforts. A Census Tract Reference Guide is available from the City and may be requested by contacting the Department of Finance at (312) 744-7137.

The Chairman of the Board or Chief Executive Officer of the financial institution shall execute the various documents constituting the proposal. If an officer other than the Chairman or Chief Executive Officer executes the various documents constituting the proposal, a certified copy must be provided of either the corporate By-Laws or some other authorization by the financial institution allowing the officer to execute the proposal for the financial institution.

6. RESPONSIBILITY TO EXAMINE THIS RFP

Proposers are expected to examine carefully and thoroughly all information, forms, instructions, and materials contained in this RFP. Failure to do so is at the proposer’s risk and can result in disqualification from consideration.

7. SUBMISSION OF PROPOSAL

Two (2) copy of a proposer’s submission, including the required forms contained in this RFP, shall be executed and mailed or sent by messenger, one to the Department of Finance, 121 North LaSalle Street, 7th Floor, Chicago, Illinois 60602, Attn: Mary Lesniewski and a second copy of the proposer’s submission should be delivered to the City Treasurer’s Office, 121 North LaSalle, Room 106, Attn: Tiffany Harper. Electronic copies of the forms are to be emailed to mlesniewski@cityofchicago.org and Tiffany.Harper@cityofchicago.org. Both hard copy and electronic versions are due no later than 4:30 p.m. on November 18, 2019.

A proposer is responsible for the delivery of the proposal before the advertised deadline, regardless of whether the submission is mailed or sent by messenger. Any proposals received after the deadline (either original or extended) will be returned unopened.

8. DISQUALIFICATION

A proposer’s submission may be disqualified from further consideration for any of the following reasons:

- The proposal is not complete.
- Lending and deposit information is not provided by census tract.
- Forms are missing.
- Electronic copy provided with required forms is missing.
- Information has been provided in a different format than the one requested.
- The affidavits are not signed; not signed by the proper authority; or notarized by a Notary Public where required.
- The company’s financial statements and Call Reports are not included.
9. COMPETENCY OF PROPOSER

No proposal will be accepted from or agreement entered into with an institution that is in arrears or in default to the City upon any debt or contract, or that is a defaulter, as surety or otherwise, upon any obligation to the City, or that has failed to perform faithfully with any previous contract or agreement with the City.

10. DISCLOSURE AFFIDAVIT

In accordance with Chapter 2-154 of the Municipal Code, all proposers must disclose certain information related to ownership interests and other matters, as requested on the Economic Disclosure Statement and Affidavit form. The completed Economic Disclosure Statement and Affidavit, including any attachments, may be made available to the public on the Internet, in response to a Freedom of Information Act request, or otherwise. By completing and signing the Economic Disclosure Statement and Affidavit, the proposer waives and releases any possible rights or claims it may have against the City in connection with the public release of any information contained in the completed Disclosure Affidavit and any attachments.

11. ADDITIONAL SERVICES

In accordance with this RFP, the following services must be provided by the financial institution if it is selected as a municipal depository:

- Monthly deposit account statements
- Third-party safekeeping of pledged collateral and safekeeping receipts for pledged collateral from the third-party to be filed with the City Treasurer
- Quarterly report of pledged collateral furnished to the City Treasurer within 30 days of the close of the quarter.

12. SELECTION CRITERIA

In accordance with Section 2-32-400 of the Municipal Code, the City Comptroller shall report to the City Council with respect to information and consideration of proposals received. The City Council shall take into account the following factors (not necessarily in the following order) to determine the highest and best responsible proposers awarded the designation of a municipal depository for fiscal year 2020:

- Financial strength of the institution;
- Rates offered on demand accounts, and certificates of deposit or time deposits;
- Dollar volume and percent of total lending within the City;
- Demonstrated commitment to support community and economic development within the City; and
- Compliance with the requirements of this RFP.

13. DEPOSIT LIMITS

Illinois law limits deposit amounts which exceed FDIC coverage to:

75% of the capital stock and surplus of any bank, or 75% of the net worth of any savings and loan association.

14. COLLATERAL REQUIREMENTS / CERTIFICATES OF DEPOSIT

The successful proposer (hereinafter, the "Depository Institution") in order to fully and completely protect the City, shall deposit and pledge, with a separate financial institution (as described below), Approved Securities (as described below) having a market value equal to the aggregate amount of the City's deposits (less the FDIC portion of insurance) in the ratios listed below. The Depository Institution is to maintain its collateral pledge on City deposits at all times during the term of the Certificates of Deposit* at the market value ratios listed below:

<table>
<thead>
<tr>
<th>Approved Securities</th>
<th>Collateral Ratio (Market Value/Deposit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Treasury Bills</td>
<td>102%</td>
</tr>
<tr>
<td>U.S. government securities marked to market at least monthly</td>
<td>102%</td>
</tr>
</tbody>
</table>

2. U.S. Government Agencies and Instrumentalities

Bonds, notes, or other securities constituting the direct and general obligation of any agency or instrumentality of the United States

3. Municipal Bonds

Bonds, notes or other securities constituting a direct and general obligation of any city, village, incorporated town, municipal corporation, or school district, of the State of Illinois or of any other state, or of any political subdivision or agency of the State of Illinois or other state which are rated in either the AAA or AA rating categories by at least two accredited ratings agencies and maintaining such rating during the term of such investments
15. DEPOSITORY AGREEMENT

The Depository Institution will be required to sign a Depository Agreement which, once signed by the City, will constitute, along with all the requirements, provisions, and stipulations contained in this RFP, the agreement between the designated Depository Institution and the City.

The term of each Depository Agreement shall be the period beginning January 1, 2020 and ending December 31, 2020. Each Depository Agreement shall be automatically extended up to 90 days in the following calendar year at the sole option of the City.

Each Depository Institution agrees to honor and continue at the same rate of interest, any investments made during the term of its respective Depository Agreement that will mature after the expiration date of the Depository Agreement.

Upon execution of its respective Depository Agreement, each Depository Institution shall designate an individual as the official contact person for all correspondence. The City shall do the same. The Depository Institution shall be responsible for training and communicating the terms of its agreement to its employees.

16. INSPECTION OF RECORDS

The Depository Institution’s records relating to the City’s accounts shall be open to review by either City staff or City-appointed independent auditors during normal business hours.

17. CHANGES IN LAW AFFECTING DEPOSITORY AGREEMENT

The Depository Institution shall notify the City in writing within ten (10) days of any changes in Federal or State regulations or laws that would thereafter affect the Depository Agreement.

18. ADDITIONAL/OPTIONAL INFORMATION

The City reserves the right to request additional information, pursuant to Municipal Code, Section 2-32-440(f).

The City can further request additional information, or to meet with representatives from the proposing organizations to discuss points in the proposal before and after submission.

Office of the City Comptroller
October 7, 2019
II.

Required Forms
DEPOSITORY AGREEMENT

We hereby offer to pay interest on the deposits of the City of Chicago and the Chicago Board of Education in Fiscal Year 2020 in accordance with the following schedules:

INTEREST-BEARING DEPOSITS

We hereby offer to pay interest on deposit accounts of the City of Chicago and Chicago Board of Education at the following minimum rate(s):

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Rate</th>
<th>Minimum Deposit Requirement (if any)</th>
</tr>
</thead>
</table>

TIME DEPOSITS OR CERTIFICATES OF DEPOSIT

We hereby offer to pay interest on single maturity time deposits or certificates of deposit of $100,000 or more at the then current market rate being paid by our institution on similar principal amounts and for similar maturity terms; or at the following other rates:

(Please describe in detail your proposed rate schedule if your institution is offering to pay other than the current market rate. Attach sheets if necessary.)

The City shall reject the proposal of any institution that does not offer rates on certificates of deposit or time deposits as prescribed above.

We understand that:

$ Interest on all certificates of deposit shall be computed on a 360-day basis rounded to 3 decimals.

$ Interest shall be paid to the City on the date of maturity.

Furthermore, we understand that any costs incurred in administering the City's account, including any costs incurred in collateralizing and safekeeping the City's investments, will be borne by our institution.

We have enclosed as part of our submission all information requested under Part 1, Section 4 of this Request For Proposal.

We understand the City's objective to invest its monies with financial institutions that demonstrate a commitment to benefit Chicago's communities and, in accordance with Chapter 2-32-440 of the Municipal Code of Chicago, have provided supplemental information to demonstrate our
commitment. It is further understood that all information included in, attached to, or required by this Depository Agreement and related documents responding to the City's Request for Proposal shall become public record upon delivery to the City.

We certify that we have read the terms and conditions of this Request for Proposal and fully understand its intent. We also certify that we have adequate personnel, equipment and facilities to fulfill all requirements and to qualify as a municipal depository. Upon execution by the City below, it is our understanding that the Depository Agreement, along with all the requirements, provisions and stipulations as contained in the Request for Proposal, which is incorporated herein by reference, constitute the agreement between our institution and the City.

Submitted by: ____________________________

Title: ____________________________

Date: ____________________________

Authorized Signature: ____________________________

Name of Institution: ____________________________

Location of Principal Place of Business: ____________________________

If known, please indicate which City Ward the Principal Place of Business is located ____________________________

How many facilities are located within the City of Chicago? ____________________________

Is your bank a Regularly Organized State Bank, National Bank, or Federal Bank? (Please indicate State, National or Federal) ____________________________

Is your bank Federally Insured? ________ Type of Insurance? ____________________________

Is your bank Minority Owned? (as defined by the Federal Reserve Board) ____________________________

What is the Bank's Aggregate Amount of Capital Stock as of 12/31/18? ____________________________

Surplus as of 12/31/18? ____________________________ Total Assets as of 12/31/18? ____________________________

Name of Person Preparing the Proposal: ____________________________

Work Phone: __________ Fax: __________ Email: __________

**Executed for the City of Chicago:**

By: ____________________________

Title: ____________________________

Date: ____________________________
INSTRUCTIONS MANUAL
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Residential: 1-4 Units

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Conventional Home Purchase Loans
Instructions & Sample Forms

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FHA/VA Home Purchase Loans
Sample Forms

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<td></td>
<td>Instructions &amp; Sample Forms</td>
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<td>FORM D</td>
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<td></td>
<td>Instructions &amp; Sample Forms</td>
<td></td>
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<td>FORM E</td>
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<td></td>
<td>Instructions &amp; Sample Forms</td>
<td></td>
</tr>
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<td></td>
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<td>Summary of All Lending and Account Activity</td>
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<tr>
<td></td>
<td>Instructions &amp; Sample Forms</td>
<td></td>
</tr>
</tbody>
</table>
Residential Lending

1 to 4 Units

Forms A(1) Through A(7)

Note: Forms A(1) through A(7) should be completed by the institution applying for designation as a municipal depository for its own loans and separately for the loans of each of its affiliates (as defined in Section 2-32-455 of the Municipal Code of Chicago). Do not report loan activity of affiliates having no loan originations in Chicago.
INSTRUCTIONS – FORMS A(1) & A(2)

RESIDENTIAL LENDING
HOME PURCHASE LOANS: 1-4 Units
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

HOME PURCHASE LOANS

DEFINITION: Includes a) FHA or VA-insured loans and conventional loans that are secured by liens (both first and junior liens) and made for the purpose of purchasing residential real property; b) at your institution’s option, first-lien loans for home improvement purposes if your institution normally classifies first-lien loans as home purchase loans.

Excludes a) Refinancing loans whether or not they increase the outstanding principal amounts of the loan; b) loans made or purchased by your institution acting in a fiduciary capacity (e.g., by the institution’s trust department); and c) loans on unimproved land.

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code (Optional). The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.</td>
</tr>
<tr>
<td>(2)</td>
<td>Specify, by census tract, the Chicago location of each home purchased. Multiple loans within a given census tract are to be listed separately. Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the principal amount of each loan. Use whole dollar amounts as shown on the sample forms.</td>
</tr>
<tr>
<td>(4)</td>
<td>Provide the purchase price of the property. Use whole dollar amounts as shown on the sample forms.</td>
</tr>
<tr>
<td>COLUMN</td>
<td>DESCRIPTION</td>
</tr>
<tr>
<td>--------</td>
<td>-------------</td>
</tr>
<tr>
<td>(5)</td>
<td>Provide the down payment amount. Use whole dollar amounts as shown on the sample forms.</td>
</tr>
<tr>
<td>(6)</td>
<td>Indicate the loan application date.</td>
</tr>
<tr>
<td>(7)</td>
<td>Provide the effective interest rate on the loan. Enter the value in decimal format (e.g. enter 6.2% as 0.062). The value will be displayed in percentage format.</td>
</tr>
<tr>
<td>(8)</td>
<td>Indicate the term in years of each loan.</td>
</tr>
<tr>
<td>(9)</td>
<td>Indicate the total dollar amount of points and fees charges for each loan. Please refer to Section 2-32-455 (b)(2) of the Municipal Code of Chicago for a definition of “points and fees” (Refer to page 67 of this RFP).</td>
</tr>
<tr>
<td>(10)</td>
<td>Indicate whether the loan is secured or unsecured. Type the letter “S” in the column to denote a secured loan. Type the letter “U” in the column to denote an unsecured loan.</td>
</tr>
<tr>
<td>(11)</td>
<td>Indicate whether the loan is a first lien loan or a junior lien loan. Type the number “1” in the column to denote a first lien loan. Type the number “2” in the column to denote a junior lien loan.</td>
</tr>
</tbody>
</table>
### CONVENTIONAL HOME PURCHASE LOANS

**RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS**

**REPORT BY CENSUS TRACT FOR CHICAGO**

(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>Unique Identifier (Optional)</th>
<th>Census Tract</th>
<th>Loan Amount</th>
<th>Purchase Price</th>
<th>Down Payment Amount</th>
<th>Loan Application Date</th>
<th>Effective Interest Rate</th>
<th>Term in Years</th>
<th>Points and Fees</th>
<th>Secured/Unsecured (&quot;S&quot; or &quot;U&quot;)</th>
<th>First Lien or Junior Lien</th>
</tr>
</thead>
<tbody>
<tr>
<td>501</td>
<td>240,000</td>
<td>300,000</td>
<td>60,000</td>
<td>5/3/2018</td>
<td>5.25%</td>
<td>30</td>
<td>650</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>506</td>
<td>369,750</td>
<td>435,000</td>
<td>65,250</td>
<td>1/24/2018</td>
<td>4.80%</td>
<td>15</td>
<td>750</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>602</td>
<td>135,000</td>
<td>150,000</td>
<td>15,000</td>
<td>3/16/2018</td>
<td>3.85%</td>
<td>30</td>
<td>500</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>804</td>
<td>292,500</td>
<td>325,000</td>
<td>32,500</td>
<td>10/25/2018</td>
<td>4.10%</td>
<td>15</td>
<td>0</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>
FORM A(2)
(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

FHA/VA HOME PURCHASE LOANS
RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
REPORT BY CENSUS TRACT FOR CHICAGO
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>Unique Identifier (Optional)</th>
<th>Census Tract</th>
<th>Loan Amount</th>
<th>Purchase Price</th>
<th>Down Payment Amount</th>
<th>Loan Application Date</th>
<th>Effective Interest Rate</th>
<th>Term in Years</th>
<th>Points and Fees</th>
<th>Secured/Unsecured (&quot;S&quot; or &quot;U&quot;)</th>
<th>First Lien or Junior Lien</th>
</tr>
</thead>
<tbody>
<tr>
<td>624</td>
<td>171,000</td>
<td>180,000</td>
<td>9,000</td>
<td>5/22/2018</td>
<td>5.24%</td>
<td>30</td>
<td>600</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>613</td>
<td>162,000</td>
<td>160,000</td>
<td>8,000</td>
<td>7/8/2018</td>
<td>5.50%</td>
<td>30</td>
<td>500</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM A(3)

RESIDENTIAL LENDING
REFINANCING LOANS: 1-4 Units
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code ([Optional].) The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.</td>
</tr>
<tr>
<td>(2)</td>
<td>Specify, by census tract, the Chicago location of each residential property refinanced. <strong>Multiple loans within a given census tract are to be listed separately.</strong> Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via e-mail.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the principal amount of each loan. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>(4)</td>
<td>Indicate the loan application date.</td>
</tr>
<tr>
<td>(5)</td>
<td>Provide the effective interest rate on the loan. Enter the value in decimal format (e.g. enter 7.2% as 0.072). The value will be displayed in percentage format.</td>
</tr>
<tr>
<td>(6)</td>
<td>Indicate the term in years of each loan.</td>
</tr>
<tr>
<td>(7)</td>
<td>Indicate the total dollar amount of points and fees charges for each loan. Please refer to Section 2-32-455 (b)(2) of the Municipal Code of Chicago for a definition of “points and fees” (Refer to page 67 of this RFP).</td>
</tr>
<tr>
<td>(8)</td>
<td>Indicate whether the loan is secured or unsecured. Type the letter “S” in the column to denote a secured loan. Type the letter “U” in the column to denote an unsecured loan.</td>
</tr>
</tbody>
</table>
(9) Indicate whether the loan is a first lien loan or a junior lien loan. Type the number “1” in the column to denote a first lien loan. Type the number “2” in the column to denote a junior lien loan.
### FORM A(3)
(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

**REFINANCING LOANS**
RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
REPORT BY CENSUS TRACT FOR CHICAGO
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>(1) Unique Identifier (Optional)</th>
<th>(2) Census Tract</th>
<th>(3) Loan Amount</th>
<th>(4) Loan Application Date</th>
<th>(5) Interest Rate</th>
<th>(6) Term in Years</th>
<th>(7) Points and Fees Charged</th>
<th>(8) Secured/Unsecured (&quot;S&quot; or &quot;U&quot;)</th>
<th>(9) First Lien or Junior Lien</th>
</tr>
</thead>
<tbody>
<tr>
<td>310</td>
<td>216,000</td>
<td>2/19/2018</td>
<td>5.00%</td>
<td>30</td>
<td>0</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>311</td>
<td>450,000</td>
<td>3/15/2018</td>
<td>6.50%</td>
<td>30</td>
<td>0</td>
<td>S</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>315</td>
<td>300,000</td>
<td>6/30/2018</td>
<td>5.15%</td>
<td>30</td>
<td>500</td>
<td>S</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>
## INSTRUCTIONS – FORM A(4)

**RESIDENTIAL LENDING**

**HOME IMPROVEMENT LOANS: 1-4 Units**

**(FOR LOANS CLOSED IN CALENDAR YEAR 2018)**

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code <em>(Optional)</em>. The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.</td>
</tr>
<tr>
<td>(2)</td>
<td>Specify, by census tract, the Chicago location of each property on which a home improvement loan was made. <strong>Multiple loans within a given census tract are to be listed separately.</strong> Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the principal amount of each loan. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>(4)</td>
<td>Indicate the loan application date.</td>
</tr>
<tr>
<td>(5)</td>
<td>Provide the effective interest rate on the loan. Enter the value in decimal format (e.g. enter 7.2% as 0.072). The value will be displayed in percentage format.</td>
</tr>
<tr>
<td>(6)</td>
<td>Indicate the term in years of each loan.</td>
</tr>
<tr>
<td>(7)</td>
<td>Indicate the total dollar amount of points and fees charges for each loan. Please refer to Section 2-32-455 (b)(2) of the Municipal Code of Chicago for a definition of “points and fees” (Refer to page 67 of this RFP).</td>
</tr>
<tr>
<td>(8)</td>
<td>Indicate whether the loan in secured or unsecured. Type the letter “S” in the column to denote a secured loan. Type the letter “U” in the column to denote an unsecured loan.</td>
</tr>
</tbody>
</table>
Indicate whether the loan is a first lien loan or a junior lien loan.
Type the number “1” in the column to denote a first lien loan.
Type the number “2” in the column to denote a junior lien loan.
FORM A(4)
(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

HOME IMPROVEMENT LOANS
RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
REPORT BY CENSUS TRACT FOR CHICAGO
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>(1) Unique Identifier (Optional)</th>
<th>(2) Census Tract</th>
<th>(3) Loan Amount</th>
<th>(4) Loan Application Date</th>
<th>(5) Interest Rate</th>
<th>(6) Term in Years</th>
<th>(7) Points and Fees Charged</th>
<th>(8) Secured/Unsecured (&quot;S&quot; or &quot;U&quot;)</th>
<th>(9) First Lien or Junior Lien</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>616</td>
<td>30,000</td>
<td>3/15/2018</td>
<td>4.25%</td>
<td>10</td>
<td>100</td>
<td>S</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>618</td>
<td>10,000</td>
<td>10/10/2018</td>
<td>5.00%</td>
<td>15</td>
<td>0</td>
<td>S</td>
<td>2</td>
</tr>
</tbody>
</table>
**INSTRUCTIONS – FORM A(5)**

**RESIDENTIAL LENDING**

**CONSTRUCTION LOANS: 1-4 Units**

**(FOR LOANS CLOSED IN CALENDAR YEAR 2018)**

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code <em>(Optional)</em>. The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.</td>
</tr>
<tr>
<td>(2)</td>
<td>Specify, by census tract, the Chicago location of each property on which a construction loan was made. <strong>Multiple loans within a given census tract are to be listed separately.</strong> Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the principal amount of each loan. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>(4)</td>
<td>Indicate the loan application date.</td>
</tr>
<tr>
<td>(5)</td>
<td>Provide the effective interest rate on the loan. Enter the value in decimal format (e.g. enter 7.2% as 0.072). The value will be displayed in percentage format.</td>
</tr>
<tr>
<td>(6)</td>
<td>Indicate the term in years of each loan.</td>
</tr>
<tr>
<td>(7)</td>
<td>Indicate the total dollar amount of points and fees charges for each loan. Please refer to Section 2-32-455 (b)(2) of the Municipal Code of Chicago for a definition of “points and fees” (Refer to page 67 of this RFP).</td>
</tr>
<tr>
<td>(8)</td>
<td>Indicate whether the loan is secured or unsecured. Type the letter “S” in the column to denote a secured loan. Type the letter “U” in the column to denote an unsecured loan.</td>
</tr>
</tbody>
</table>
Indicate whether the loan is a first lien loan or a junior lien loan. Type the number “1” in the column to denote a first lien loan. Type the number “2” in the column to denote a junior lien loan.
<table>
<thead>
<tr>
<th>Unique Identifier (Optional)</th>
<th>Census Tract</th>
<th>Loan Amount</th>
<th>Loan Application Date</th>
<th>Interest Rate</th>
<th>Term in Years</th>
<th>Points and Fees Charged</th>
<th>Secured/Unsecured (&quot;S&quot; or &quot;U&quot;)</th>
<th>First Lien or Junior Lien</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>815</td>
<td>315,000</td>
<td>11/15/2018</td>
<td>5.15%</td>
<td>15</td>
<td>800</td>
<td>S</td>
<td>2</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM A(6)

RESIDENTIAL LOAN FORECLOSURES AND INSURANCE FINANCED
1-4 UNITS, CONDOMINIUM OR COOPERATIVE UNITS
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

<table>
<thead>
<tr>
<th>QUESTION</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Indicate the total number of residential loans closed in 2018. Include home purchase loans, refinancing loans, home improvement loans and construction loans.</td>
</tr>
<tr>
<td>(2)</td>
<td>Indicate the total number of loans in which foreclosure proceedings were completed in the 12-month period ending December 31, 2018 regardless of when the loan was closed. Include all residential loan types, as above.</td>
</tr>
<tr>
<td>(3)</td>
<td>Indicate the total number of loans closed in 2018 where the premium of any single premium credit life, credit disability, credit unemployment or any other life or health insurance was financed directly or indirectly into the loan. Include all residential loan types, as above.</td>
</tr>
<tr>
<td>(4)</td>
<td>Indicate the number of loans foreclosed in 2018 where the premium of any single premium credit life, credit disability, credit unemployment or any other life or health insurance was financed directly or indirectly with the loan, regardless of when the loan was closed. Include all residential loan types, as above.</td>
</tr>
</tbody>
</table>
## FORM A(6)
(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

**RESIDENTIAL LENDING-LOAN FORECLOSURES**
1-4 UNITS, CONDOMINIUM OR COOPERATIVE UNITS
(For Loans Closed within the 12-Month Period Ending December 31, 2018)
(Include Loans for properties located in Chicago only)

<table>
<thead>
<tr>
<th>Question</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Total number of secured loans closed in 2018</td>
<td>15</td>
</tr>
<tr>
<td>(2) Total number of secured loans foreclosed in 2018, regardless of when the loan was closed</td>
<td>2</td>
</tr>
<tr>
<td>(3) Total number of loans from part 1 closed in 2018 where some form of life or health insurance was financed (see instructions)</td>
<td>0</td>
</tr>
<tr>
<td>(4) Total number of loans from part 3 foreclosed in 2018 where some form of life or health insurance was financed regardless of when the loan was closed (see instructions)</td>
<td>0</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM A(7)

RESIDENTIAL LOAN FORECLOSURES QUESTIONNAIRE
1-4 UNITS, CONDOMINIUM OR COOPERATIVE UNITS
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

<table>
<thead>
<tr>
<th>QUESTION</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreclosure Procedures</td>
<td>(1) How many missed payments and or days late are permissible prior to the filing of an order to record a Notice of Default with the County? How many days is the reinstatement period between the filing of Notice of Default and the selection for a foreclosure property sale date?</td>
</tr>
<tr>
<td>Foreclosed Properties</td>
<td>(2) What was the average timeline from eviction and property vacancy to resale in 2018 for each residential property?</td>
</tr>
<tr>
<td></td>
<td>Upon the acquisition of a property by your institution due to a foreclosure, how do you comply with the City requirements to maintain the landscaping and safety of the home?</td>
</tr>
<tr>
<td></td>
<td>Upon the acquisition of a property due to foreclosure, who is responsible for filing the registration statement as required pursuant to Municipal Code Section 13-12-125?</td>
</tr>
<tr>
<td>Provide Information</td>
<td>(3) Provide the number of loans where foreclosure proceedings were initiated within the City of Chicago including residential, multifamily and commercial properties by zip code during 2018.</td>
</tr>
<tr>
<td></td>
<td>Provide the number of loans where foreclosures were completed within the City of Chicago including residential, multifamily, and commercial properties by zip code during 2018.</td>
</tr>
<tr>
<td></td>
<td>Provide the number of loans where foreclosure may have been cancelled or postponed due to loan modifications within the City of Chicago including residential, multifamily, and commercial properties by zip code during 2018.</td>
</tr>
</tbody>
</table>
FORM A(7-1, 7-2)
(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

FORECLOSURE QUESTIONNAIRE
RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
information provided based as aggregate numbers by zip code
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

(1) Foreclosure Procedures

<table>
<thead>
<tr>
<th>RESIDENTIAL</th>
<th>MULTIFAMILY</th>
<th>COMMERCIAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 DAYS</td>
<td>60 DAYS</td>
<td>N/A</td>
</tr>
<tr>
<td>18 MO</td>
<td>16 MO</td>
<td>N/A</td>
</tr>
<tr>
<td>180 DAYS</td>
<td>120 DAYS</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Average Days/Payments missed before foreclosure is initiated
Average number of days from Notice of Default to foreclosure sale date
Average time from eviction/property vacancy to resale in 2018

(2) Foreclosed Properties

Upon the acquisition of a foreclosed property by your institution, how do you comply with City requirements to maintain the landscaping and safety of the home?

Please type response to question here:

Who is responsible for filing the registration statement required pursuant to Municipal Code Section 13-12-125 (vacant properties)?

Please type response to question here:
## FORECLOSURE QUESTIONNAIRE

RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
MULTIFAMILY, COMMERCIAL

Information provided based as aggregate numbers by zip code
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th># of Loan foreclosures initiated in 2018</th>
<th>Average loan amount</th>
<th>zip code</th>
<th>Property Type Residential (R)</th>
<th>Multifamily (M)</th>
<th>Commercial (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>120,000.00</td>
<td>60808</td>
<td>R</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>360,000.00</td>
<td>60608</td>
<td>M</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>80,000.00</td>
<td>60632</td>
<td>R</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>580,000.00</td>
<td>60829</td>
<td>C</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th># of Loan foreclosures completed in 2018</th>
<th>Average loan amount</th>
<th>zip code</th>
<th>Property Type Residential (R)</th>
<th>Multifamily (M)</th>
<th>Commercial (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>96,000.00</td>
<td>60632</td>
<td>R</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th># of Loan modifications postponing foreclosures in 2018</th>
<th>Average loan amount</th>
<th>zip code</th>
<th>Property Type Residential (R)</th>
<th>Multifamily (M)</th>
<th>Commercial (C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>-</td>
<td>N/A</td>
<td>0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Foreclosure Questionnaire

**Residential Lending: 1-4 Units, Condominium and Cooperative Units**

## Multifamily

## Commercial

### Summary Listing of Properties

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Average Loan Amount</th>
<th>Total Number of Loans</th>
<th>Number of loans in &quot;current&quot; status</th>
<th>Percent of loans in &quot;current&quot; status</th>
<th>Number of loans in &quot;pending&quot; status</th>
<th>Percent of loans in &quot;pending&quot; status</th>
<th>Number of loans in &quot;vacant&quot; status</th>
<th>Percent of loans in &quot;vacant&quot; status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential (R)</td>
<td>175,000.00</td>
<td>30</td>
<td>21</td>
<td>70.00%</td>
<td>8</td>
<td>26.67%</td>
<td>1</td>
<td>3.33%</td>
</tr>
<tr>
<td>Multifamily (M)</td>
<td>580,000.00</td>
<td>5</td>
<td>3</td>
<td>60.00%</td>
<td>2</td>
<td>40.00%</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Commercial (C)</td>
<td>770,000.00</td>
<td>3</td>
<td>2</td>
<td>66.67%</td>
<td>1</td>
<td>33.33%</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Note:**
- Current is total number loans not in foreclosure mode.
- Pending Status is total number of loans in foreclosure mode not owned by the institution.
- Vacant is total number of foreclosed property owned/serviced by institution.
Residential Lending

More Than 4 Units

Forms B(1) Through B(5)

Note: Forms B(1) through B(5) should be completed by the institution applying for designation as a municipal depository for its own loans and separately for the loans of each of its affiliates (as defined in Section 2-32-455 of the Municipal Code of Chicago). Do not report loan activity of affiliates having no loan originations in Chicago.
INSTRUCTIONS – FORMS B(1) & B(2)

RESIDENTIAL LENDING
HOME PURCHASE LOANS: More than 4 Units
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

HOME PURCHASE LOANS

DEFINITION: Includes a) FHA or VA-insured loans and conventional loans that are secured by liens (both first and junior liens) and made for the purpose of purchasing residential real property; b) at your institution’s option, first-lien loans for home improvement purposes if your institution normally classifies first-lien loans as home purchase loans.

Excludes a) Refinancing loans whether or not they increase the outstanding principal amounts of the loan; b) loans made or purchased by your institution acting in a fiduciary capacity (e.g., by the institution’s trust department); and c) loans on unimproved land.

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code (Optional). The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.</td>
</tr>
<tr>
<td>(2)</td>
<td>Specify, by census tract, the Chicago location of each home purchased. Multiple loans within a given census tract are to be listed separately. Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the principal amount of each loan. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>(4)</td>
<td>Provide the purchase price of the property. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>COLUMN</td>
<td>DESCRIPTION</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>(5)</td>
<td>Provide the down payment amount. Use whole dollar amounts as shown on the sample form.</td>
</tr>
<tr>
<td>(6)</td>
<td>Provide the effective interest rate on the loan. Enter the value in decimal format (e.g. enter 6.2% as 0.062). The value will be displayed in percentage format.</td>
</tr>
<tr>
<td>(7)</td>
<td>Indicate the term in years of each loan.</td>
</tr>
<tr>
<td>Unique Identifier (Optional)</td>
<td>Census Tract</td>
</tr>
<tr>
<td>------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>814</td>
<td>570,000</td>
</tr>
<tr>
<td>705</td>
<td>265,000</td>
</tr>
<tr>
<td>602</td>
<td>309,150</td>
</tr>
<tr>
<td>(1) Unique Identifier (Optional)</td>
<td>(2) Census Tract</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td></td>
<td>615</td>
</tr>
</tbody>
</table>
## INSTRUCTIONS – FORM B(3)

**RESIDENTIAL LENDING**

**REFINANCING LOANS: More than 4 Units**

*(FOR LOANS CLOSED IN CALENDAR YEAR 2018)*

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Enter any alphanumeric code <em>(Optional).</em></td>
</tr>
</tbody>
</table>

The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.

| (2)    | Specify, by census tract, the Chicago location of each residential property refinanced. *Multiple loans within a given census tract are to be listed separately.* |

Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.

| (3)    | Provide the principal amount of each loan. Use whole dollar amounts as shown in the sample form. |
### FORM B(3)

**REFINANCING LOANS:**
RESIDENTIAL LENDING: MORE THAN 4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
REPORT BY CENSUS TRACT FOR CHICAGO
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>Unique Identifier (Optional)</th>
<th>Census Tract</th>
<th>Individual Loan Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>615</td>
<td>250,000</td>
</tr>
<tr>
<td></td>
<td>703</td>
<td>350,000</td>
</tr>
<tr>
<td></td>
<td>703</td>
<td>490,000</td>
</tr>
<tr>
<td></td>
<td>815</td>
<td>125,000</td>
</tr>
</tbody>
</table>
## INSTRUCTIONS – FORM B(4)

RESIDENTIAL LENDING
HOME IMPROVEMENT LOANS: More than 4 Units
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
</table>
| (1)    | Enter any alphanumeric code (Optional).

The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.

| (2)    | Specify, by census tract, the Chicago location of each property on which a home improvement loan was made. **Multiple loans within a given census tract are to be listed separately.**

Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.

| (3)    | Provide the principal amount of each loan. Use whole dollar amounts as shown in the sample form. | a-8 |
### FORM B(4)

**HOME IMPROVEMENT LOANS**
RESIDENTIAL LENDING: MORE THAN 4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
REPORT BY CENSUS TRACT FOR CHICAGO
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>(1) Unique Identifier (Optional)</th>
<th>(2) Census Tract</th>
<th>(3) Individual Loan Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>315</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>618</td>
<td>30,000</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM B(5)

RESIDENTIAL LENDING
CONSTRUCTION LOANS: More than 4 Units
(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

COLUMN DESCRIPTION

(1) Enter any alphanumeric code (Optional).

The Unique Identifier field provides the applicant with the option of assigning an internal identification code to individual loans. Should the Comptroller’s Office have questions about a particular loan, this code allows for easy identification of the loan. Please note that this field is optional.

(2) Specify, by census tract, the Chicago location of each property on which a construction loan was made. Multiple loans within a given census tract are to be listed separately.

Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.

(3) Provide the principal amount of each loan. Use whole dollar amounts as shown in the sample form.
# FORM B(5)

## CONSTRUCTION LOANS

RESIDENTIAL LENDING: MORE THAN 4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS

REPORT BY CENSUS TRACT FOR CHICAGO

(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>Unique Identifier (Optional)</th>
<th>Census Tract</th>
<th>Individual Loan Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>618</td>
<td>600,000</td>
</tr>
<tr>
<td></td>
<td>618</td>
<td>500,000</td>
</tr>
<tr>
<td></td>
<td>705</td>
<td>200,000</td>
</tr>
<tr>
<td></td>
<td>815</td>
<td>900,000</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM C

COMMERCIAL LENDING

(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

COMMERCIAL LENDING

DEFINITION: Loans (secured and unsecured) made to businesses to finance short or long-term needs, such as inventory purchases, the movement of goods, plant and equipment and all other loans recorded by your institution as commercial loans.

Note: Rollovers should be counted only once in each calendar year (provided that there is no increase in the outstanding principal and that the parties to the loan remain the same).

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
<th>2-32-440</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Specify, by census tract, the Chicago location of all commercial loans made by your institution in calendar year 2018.</td>
<td>MUNICIPAL CODE</td>
</tr>
<tr>
<td></td>
<td>Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</td>
<td></td>
</tr>
<tr>
<td>(2)</td>
<td>Provide the number of commercial loans made within the specified census tracts.</td>
<td>c-2</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the aggregate principal amount of the loans within the specified census tracts. Use whole dollar amounts as shown on the sample form.</td>
<td>c-2</td>
</tr>
</tbody>
</table>
### FORM C
COMMERCIAL LENDING
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>Census Tract (Delete Unused Tracts)</th>
<th>Number of Loans</th>
<th>Total Combined Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>715</td>
<td>2</td>
<td>925,000</td>
</tr>
<tr>
<td>801</td>
<td>1</td>
<td>600,000</td>
</tr>
<tr>
<td>802</td>
<td>3</td>
<td>1,130,000</td>
</tr>
<tr>
<td>803</td>
<td>1</td>
<td>200,000</td>
</tr>
<tr>
<td>804</td>
<td>1</td>
<td>600,000</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM D

CONSUMER LENDING

(FOR LOANS CLOSED IN CALENDAR YEAR 2018)

CONSUMER LENDING

DEFINITION: Loans to individuals or families to finance personal consumption (as opposed to some business or investment purpose), such as the purchase of a household appliance, and all other loans recorded by your institution as consumer loans.

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Specify, by census tract, the Chicago location of all consumer loans made by your institution in calendar year 2018. <strong>Do not include census tract information (or any other data) for loans made on properties located outside the municipal boundaries of the City of Chicago. A list of Chicago census tracts may be found on page 98 of this RFP and will be provided via electronic mail.</strong></td>
</tr>
<tr>
<td>(2)</td>
<td>Provide the number of consumer loans made within the specified census tracts.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the aggregate principal amount of the loans within the specified census tracts. Use whole dollar amounts as shown on the sample form.</td>
</tr>
</tbody>
</table>

2-32-440
MUNICIPAL CODE
b-2
## FORM D
CONSUMER LENDING
(For Loans Closed within the 12-Month Period Ending December 31, 2018)

<table>
<thead>
<tr>
<th>(1) Census Tract (Delete Unused Tracts)</th>
<th>(2) Number of Loans</th>
<th>(3) Total Combined Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>601</td>
<td>5</td>
<td>90,000</td>
</tr>
<tr>
<td>602</td>
<td>1</td>
<td>3,000</td>
</tr>
<tr>
<td>603</td>
<td>2</td>
<td>10,000</td>
</tr>
</tbody>
</table>
### INSTRUCTIONS – FORM E

SAVINGS ACCOUNT DATA

(BALANCE AS OF DECEMBER 31, 2018)

**SAVINGS ACCOUNTS**

**DEFINITION:** Includes all accounts recorded by your institution as savings accounts, such as regular savings (both passbook and statement), money market, and certificate of deposit accounts.

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
<th>MUNICIPAL CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>The census tracts indicated should correspond to the addresses of the account holders, not to the location of your institution's facilities.</td>
<td>d</td>
</tr>
<tr>
<td>(2)</td>
<td>Provide the number of savings accounts that were active as of December 31, 2018 in each census tract.</td>
<td>d</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the aggregate account balance within the specified census tracts. Use whole dollar amounts as shown on the sample form.</td>
<td>d</td>
</tr>
<tr>
<td>Census Tract</td>
<td>Number of Accounts</td>
<td>Total Combined Balance</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>101.00</td>
<td>2</td>
<td>20,000</td>
</tr>
<tr>
<td>310.00</td>
<td>1</td>
<td>2,500</td>
</tr>
<tr>
<td>8321.00</td>
<td>1</td>
<td>800</td>
</tr>
<tr>
<td>501.00</td>
<td>1</td>
<td>1,200</td>
</tr>
<tr>
<td>801.00</td>
<td>3</td>
<td>45,000</td>
</tr>
</tbody>
</table>
INSTRUCTIONS – FORM F

CHECKING ACCOUNT DATA

(BALANCE AS OF DECEMBER 31, 2018)

CHECKING ACCOUNTS

DEFINITION: Includes all accounts recorded by your institution as checking accounts.

<table>
<thead>
<tr>
<th>COLUMN</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>The census tracts indicated should correspond to the addresses of the account holders, not to the location of your institution’s facilities.</td>
</tr>
<tr>
<td>(2)</td>
<td>Provide the number of checking accounts that were active as of December 31, 2018 in each census tract.</td>
</tr>
<tr>
<td>(3)</td>
<td>Provide the aggregate account balance within the specified census tracts. Use whole dollar amounts as shown on the sample form.</td>
</tr>
</tbody>
</table>

2-32-440
MUNICIPAL CODE

d
# Sample Bank

## FORM F

### CHECKING ACCOUNT DATA

(Balance as of December 31, 2018)

<table>
<thead>
<tr>
<th>(1) Census Tract (Delete Unused Tracts)</th>
<th>(2) Number of Accounts</th>
<th>(3) Total Combined Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>715</td>
<td>1</td>
<td>500</td>
</tr>
<tr>
<td>716</td>
<td>2</td>
<td>9,000</td>
</tr>
</tbody>
</table>
## INSTRUCTIONS - FORM G

**SUMMARY OF ALL LENDING ACTIVITY AND SAVINGS/CHECKING ACCOUNTS**
**(FOR LOANS CLOSED IN CALENDAR YEAR 2018)**

<table>
<thead>
<tr>
<th>LINE NUMBER</th>
<th>DESCRIPTION</th>
<th>INFORMATION SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. RESIDENTIAL LENDING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>Total Loans Made In Chicago (1-4 Units)</td>
<td>Refer to Form A(1) through A(5)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total: Total number of loans listed on Forms A(1) through A(5)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Amount: Sum of all loan amounts listed on Forms A(1) through A(5)</td>
</tr>
<tr>
<td>(2)</td>
<td>Total Loans Made Outside Chicago* (1-4 Units)</td>
<td>Refer to your institution’s internal records. Provide the total number and dollar amount of all home purchase, refinancing, home improvement, and construction loans made outside Chicago in calendar year 2018.</td>
</tr>
</tbody>
</table>

### 1 –4 UNITS CONDOMINIUMS AND COOPERATIVES

### MORE THAN 4 UNITS

<p>| (1) | Total Loans Made In Chicago (More than 4 units) | Refer to Form B(1) through B(5) |
| | | Total: Total number of loans listed on Forms B(1) through B(5) |
| | | Amount: Sum of all loan amounts listed on Forms B(1) through B(5) |
| (2) | Total Loans Made Outside Chicago* (1-4 Units) | Refer to your institution’s internal records. Provide the total number and dollar amount of all home purchase, refinancing, home improvement, and construction loans made outside Chicago in calendar year 2018. |</p>
<table>
<thead>
<tr>
<th>LINE NUMBER</th>
<th>DESCRIPTION</th>
<th>INFORMATION SOURCE</th>
</tr>
</thead>
</table>
| 3 | Average Effective Interest Rate on Loans – In Chicago | Calculate the average effective interest rate on the following types of loans:  
Home Purchase Loans: Forms A(1) & A(2)  
Refinancing Loans: Form A(3)  
Home Improvement Loans: Form A(4)  
Construction Loans: Form A(5) |
| 4 | Average Effective Interest Rate on Loans – Outside Chicago* | Refer to your institution’s internal records.  
For loans made outside Chicago in Calendar Year 2018, provide the average effective interest rate for the following types of loans:  
Home Purchase Loans  
Refinancing Loans  
Home Improvement Loans  
Construction Loans |

**MORE THAN 4 UNITS**

<table>
<thead>
<tr>
<th>LINE NUMBER</th>
<th>DESCRIPTION</th>
<th>INFORMATION SOURCE</th>
</tr>
</thead>
</table>
| 3 | Average Effective Interest Rate on Loans – In Chicago | Calculate the average effective interest rate on the following types of loans:  
Home Purchase Loans: Forms B(1) & B(2)  
Refinancing Loans: Use Internal Records  
Home Improvement Loans: Use Internal Records  
Construction Loans: Use Internal Records |
| 4 | Average Effective Interest Rate on Loans – Outside Chicago* | Refer to your institution’s internal records.  
For loans made outside Chicago in Calendar Year 2018, provide the average effective interest rate for the following types of loans:  
Home Purchase Loans  
Refinancing Loans  
Home Improvement Loans  
Construction Loans |
<table>
<thead>
<tr>
<th>LINE NUMBER</th>
<th>DESCRIPTION</th>
<th>INFORMATION SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 4 UNITS</td>
<td>CONDOMINIUMS AND COOPERATIVES</td>
<td></td>
</tr>
<tr>
<td>(5) Average Down Payment on Home Purchase Loans - In Chicago</td>
<td>Refer to Forms A(1) &amp; A(2)</td>
<td>a-5</td>
</tr>
<tr>
<td></td>
<td>Divide the sum of column (5) on Forms A(1) &amp; A(2) by the sum of Column (4) Form A(1) &amp; A(2)</td>
<td></td>
</tr>
<tr>
<td>(6) Average Down Payment on Home Purchase Loans - Outside Chicago*</td>
<td>Refer to your institution's internal records. Provide the average down payment as a percentage of purchase price for all home purchase loans made on properties located outside Chicago.</td>
<td>a-5</td>
</tr>
<tr>
<td>MORE THAN 4 UNITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5) Average Down Payment on Home Purchase Loans - In Chicago</td>
<td>Refer to Forms B(1) &amp; B(2)</td>
<td>a-5</td>
</tr>
<tr>
<td></td>
<td>Divide the sum of column (5) on Forms B(1) &amp; B(2) by the sum of Column (4) Form B(1) &amp; B(2)</td>
<td></td>
</tr>
<tr>
<td>(6) Average Down Payment on Home Purchase Loans - Outside Chicago*</td>
<td>Refer to your institution’s internal records. Provide the average down payment as a percentage of purchase price for all home purchase loans made on properties located outside Chicago.</td>
<td>a-5</td>
</tr>
<tr>
<td>LINE NUMBER</td>
<td>DESCRIPTION</td>
<td>INFORMATION SOURCE</td>
</tr>
<tr>
<td>-------------</td>
<td>-------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>(7)</td>
<td>Total Loans Made In Chicago</td>
<td>Refer to Form C Number: Provide the sum of column 2 Amount: Provide the sum of column 3</td>
</tr>
<tr>
<td>(8)</td>
<td>Total Loans Made Outside Chicago*</td>
<td>Refer to your institution’s internal records. Provide the total number and dollar amount of all commercial loans made outside Chicago in calendar year 2018.</td>
</tr>
<tr>
<td>(9)</td>
<td>Total Loans Made In Chicago</td>
<td>Refer to Form D Number: Provide the sum of column 2 Amount: Provide the sum of column 3</td>
</tr>
<tr>
<td>(10)</td>
<td>Total Loans Made Outside Chicago*</td>
<td>Refer to your institution’s internal records. Provide the total number and dollar amount of all consumer loans made outside Chicago in calendar year 2018.</td>
</tr>
<tr>
<td>(11)</td>
<td>Total Savings Accounts In Chicago</td>
<td>Refer to Form E Number: Provide the sum of column 2</td>
</tr>
<tr>
<td>(12)</td>
<td>Total Checking Accounts In Chicago</td>
<td>Number: Provide the sum of column 2 Amount: Provide the sum of column 3</td>
</tr>
</tbody>
</table>

* "Outside Chicago" refers to the Nine County Chicago Primary Metropolitan Statistical Area (PMSA) which replaced the (SMSA) in the 2000 census, adding DeKalb, Grundy and Kendall to the original counties of Cook (not including Chicago), DuPage, Kane, Will, McHenry and Lake.
## I. RESIDENTIAL LENDING

### 1 - 4 Units

**Condominiums and Cooperatives**

<table>
<thead>
<tr>
<th>Number</th>
<th>%</th>
<th>Amount</th>
<th>%</th>
<th>Number</th>
<th>%</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>12</td>
<td>70.59%</td>
<td>$2,681,250.00</td>
<td>64.03%</td>
<td>14</td>
<td>87.50%</td>
<td>$4,884,150.00</td>
</tr>
<tr>
<td>(2)</td>
<td>5</td>
<td>29.41%</td>
<td>$1,506,500.00</td>
<td>35.97%</td>
<td>2</td>
<td>12.50%</td>
<td>$925,000.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>17</td>
<td>100.00%</td>
<td>$4,187,750.00</td>
<td>100.00%</td>
<td>16</td>
<td>100.00%</td>
<td>$5,809,150.00</td>
</tr>
</tbody>
</table>

### More Than 4 Units

<table>
<thead>
<tr>
<th>Number</th>
<th>%</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(5)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Average Effective Interest Rate on Loans - In Chicago

- Home Purchase Loans: 5.44%
- Refinancing Loans: 4.88%
- Home Improvement Loans: 8.50%
- Construction Loans: 7.00%

### Average Effective Interest Rate on Loans - Outside Chicago (*)

- Home Purchase Loans: 7.00%
- Refinancing Loans: 6.00%
- Home Improvement Loans: 5.00%
- Construction Loans: 4.12%

### Average Down Payment on Home Purchase Loans

- As a % of Purchase Price - In Chicago: 12.24%
- As a % of Purchase Price - Outside Chicago (*): 14.00%

### II. COMMERCIAL LENDING

<table>
<thead>
<tr>
<th>Number</th>
<th>%</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(7)</td>
<td>8</td>
<td>42.11%</td>
<td>$3,455,000.00</td>
</tr>
<tr>
<td>(8)</td>
<td>11</td>
<td>57.89%</td>
<td>$2,100,000.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>19</td>
<td>100.00%</td>
<td>$5,555,000.00</td>
</tr>
</tbody>
</table>

### III. CONSUMER LENDING

<table>
<thead>
<tr>
<th>Number</th>
<th>%</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(9)</td>
<td>8</td>
<td>61.54%</td>
<td>$103,000.00</td>
</tr>
<tr>
<td>(10)</td>
<td>5</td>
<td>38.46%</td>
<td>$26,000.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>13</td>
<td>100.00%</td>
<td>$129,000.00</td>
</tr>
</tbody>
</table>

### IV. SAVINGS AND CHECKING ACCOUNTS

<table>
<thead>
<tr>
<th>Number</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>(11)</td>
<td>$90,000.00</td>
</tr>
<tr>
<td>(12)</td>
<td>$9,500.00</td>
</tr>
</tbody>
</table>

(*) "Outside Chicago" refers to the nine county Primary Metropolitan Statistical Area (PMSA), which includes Cook (not including Chicago), DuPage, Kane, Will, McHenry, Lake, DeKalb, Grundy and Kendall Counties.
AFFIDAVIT

Name of Reporting Firm: ____________________________

Description of Matter: ____________________________

Role of Reporting Firm: ____________________________

Fill out below (and attach additional sheets using the same format, if necessary), the following information for each person in the Reporting Firm who will directly provide professional services to the City in connection with the Matter described above: the individual's position in the Reporting Firm and the role he or she will fill in the Matter, gender, and race or ethnicity. Individuals' names need not be disclosed.

<table>
<thead>
<tr>
<th>Individual #</th>
<th>Position and Role</th>
<th>Gender</th>
<th>Race/Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
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<tr>
<td></td>
<td></td>
<td>M</td>
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<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>F</td>
</tr>
</tbody>
</table>

(If needed, please use additional sheets to identify additional personnel.)

By signing below, I represent under penalty of perjury that: (1) I am authorized to act on behalf of the Reporting Firm, and (2) the information in this Affidavit and associated attachment are true, complete, and correct.

By signing below, I understand and acknowledge, on behalf of the Reporting Firm, that failure to accurately and completely supply the information requested herein may result in a declaration of ineligibility to participate in future Matters for the City of Chicago.

Printed Name: ____________________________

Signature: ____________________________

Title: ____________________________

Date: ____________________________
Anti-Predatory Lending Pledge*
for Municipal Depositories

We pledge that we are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of our designation as a municipal depository.

Name of Financial Institution

______________________________
Signature of Authorized Officer

______________________________
Name of Authorized Officer (Print or Type)

______________________________
Title

______________________________
Business Telephone Number

Subscribed and sworn to before me this

day of ________________, 20__

______________________________
Notary Public

______________________________
Date:

______________________________
Name of transaction for which this certificate is submitted:

______________________________
Contact Person:

______________________________
Address:

______________________________

______________________________

______________________________
Telephone:

*The definitions of certain terms set forth in Chapter 2-32 of the Municipal Code of Chicago and used in the Anti-Predatory Lending Pledge are reproduced on the attached pages.
Loan Policy Pledge for Municipal Depositories

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, marital status, ancestry, sexual orientation, parental status, source of income, disability or military discharge status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the lost of our designation as a municipal depository.

Name of Financial Institution

Signature of Authorized Officer

Title

Name of Authorized Officer (Print or Type) Business Telephone Number

Subscribed and sworn to before me this

day of _______________, 20__

Notary Public

Date: _______________________

Name of transaction for which this certificate is submitted: __________________________________________

________________________________________

Contact Person: __________________________________________

Address:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Telephone: ____________________________
Compliance with Vacant Buildings Code Pledge*
For Municipal Depositories

We are in compliance with the reporting requirements in regard to vacant property as defined in Section 13-12-125 of the Municipal Code of Chicago. We further pledge we will maintain vacant properties in compliance with the Chicago Building Code as defined in Section 13-12-135 of the Municipal Code of Chicago. We understand that failing to adhere to these requirements or becoming an affiliate of an offender of these requirements may result in the loss of our designation as a municipal depository.

Name of Financial Institution

Signature of Authorized Official

Title

Name of Authorized Officer
(Print or Type)

Business Telephone Number

Subscribed and sworn to before me this

day of ____________, 20___

Notary Public

Date

Contact Person:
Address:

Telephone:

*Sec 13-12-125 of the Municipal Code of Chicago stipulates that the owner of any building that has become vacant shall within 30 days after the building becomes vacant, or within 30 days after assuming ownership of the building, whichever is later, file a registration statement for each such building with the Department of Buildings on forms provided for that purpose. A bi-annual fee and proof of insurance are also required.

* Sec 13-12-135 of the Municipal Code of Chicago stipulates that vacant buildings must be kept in compliance with the Chicago Building Code. This requirement includes, but is not limited to: ensuring that the building is adequately secured; that grass or weeds be kept below 10 inches in height; and the site be clear of junk, rubbish and waste. The Section also mandates that all exit areas have continuous exterior lighting from dusk to dawn.
QUESTIONNAIRE

To facilitate the City's analysis of the data that you have provided on Disclosure Forms A(1) - G, please provide the information requested below:

1. List all credit instruments or types of credit that you have included within or under the following lending categories:

   Consumer Lending:

   Commercial Lending:

2. List all types of accounts that you have included as:

   Savings Accounts:

   Checking Accounts:
AFFIDAVIT OF COMMITMENT TO COMMUNITY REINVESTMENT,
RESPONSIBILITY AND TRANSPARENCY
CITY OF CHICAGO OFFICE OF THE COMPTROLLER

I, __________________________ a duly authorized representative of
__________________________ represent and say as follows:

1. That for the purpose of becoming an eligible depository for active deposits of the City of
Chicago, the undersigned affiant states that it will use reasonable efforts to provide lending, financing and
banking opportunities as a commitment of community reinvestment to Chicago’s low and moderate
income (LMI) communities;

Affiant states that such reasonable efforts shall include, but are not limited to:

A. Assignment of identifiable personnel to answer and respond to questions, concerns and inquiries
by the citizens of Chicago, City Treasurer, City Comptroller and the City Council regarding financial
services, investment and lending products, services and related issues, including the Community
Reinvestment Act (CRA) of 1977;

B. Cooperate with and support non-profit neighborhood development/redevelopment organizations
in the implementation of “neighborhood economic development” strategies that focus on revitalization of
communities that are more locally focused where an institution has a branch or market presence;

C. Commit to affirmatively market and make available banking services throughout Chicago’s low
and moderate income communities, by not meeting this commitment only through the installation of
ATM distribution centers, but also by opening and/or maintaining branch locations within those
communities;

D. Prepare an annual report of CRA activities, presented to the Comptroller, the Treasurer and the
City Council, that is made publicly available, demonstrating investment in all Chicago Communities, as
well as reinvestment in LMI communities of Chicago, by community area that includes the number of
loans and amount of loans in the following (6) categories:

1. Home Purchase within LMI communities;
2. Refinancing within LMI communities;
3. Home Improvement;
4. Small Business Loans (to companies with revenues under $1 Million);
5. Community Development Loans including multi-family lending; and
6. Community Development Investments to eligible Community Development Financial
   Institutions (CDFI) and other community intermediaries to further the goals of an institution
to meet its obligations to the Community Reinvestment Act of 1977 and this Affidavit.

Such a Municipal Depository annual CRA report will include, by community area, the number of
mortgage loans originated and other strategies to minimize the impact of foreclosure and neighborhood
instability.

E. An institution acknowledges that failure to comply with this Affidavit may result in discontinued
status as a municipal depository.
III.

Reference Materials
MUNICIPAL CODE
of
CHICAGO, ILLINOIS
ARTICLE V MUNICIPAL DEPOSITORIES

2-32-400 Bids awarded annually – Conditions.

It shall be the duty of the comptroller at least once in each year before the first day of December to advertise for bids from national and state banks and federal and state savings and loan associations for interest upon the funds of the City of Chicago and the Chicago Board of Education to be deposited in banks and savings and loan associations provided however, that Chicago local school funds which are designated by the Chicago Board of Education as school internal accounts which, in general, are funds raised and expended for educational programs and benefit of students, are specifically excluded from funds of the Chicago Board of Education that are subject to the provisions of this Article V.

Such bids shall be reported by the comptroller to the city council for its information and consideration not later than the fifteenth day of December of each year, to the end that an award or awards may be made upon such bids by the city council before the beginning of each fiscal year.

Such awards shall be made to the highest and best responsible bidder or bidders. The city council shall have the power to reject all bids and to designate as many depositaries as it deems necessary for the protection of the city's interests. Only regularly organized state or national banks insured by the Federal Deposit Insurance Corporation or federal or state savings and loan associations insured by the Federal Savings and Loan Insurance Corporation may be designated as depositaries.

(Prior code § 7-30; Amend Coun. J. 12-11-96, p. 36356)

2-32-410 Federal insurance required.

In advertising for bids from regularly established banks and savings and loan associations for interest upon funds to be deposited in such banks or savings and loan associations, it shall be the duty of the comptroller to inform the prospective bidders that for the protection of the public interest, awards will be made only to federally insured national and state banks, and to federally insured federal and state savings and loan associations located in the City of Chicago.

(Prior code § 7-31)

2-32-420 Time deposits – Certificates of deposit.

It shall be the duty of the comptroller to ask for special bids for interest upon time deposits and/or certificates of deposit of city and school funds.

(Prior code § 7-32)

2-32-430 Statements of resources and liabilities.

It shall be the duty of the comptroller to obtain with each bid for interest upon city and school funds copies of the last two sworn statements of resources and liabilities of the bidding bank or savings and loan association as reported to the state or federal authority charged with the supervision of such banks or savings and loan associations and to present said statements to the city council with such bid. When requested to do so by the city council, the comptroller shall obtain from time to time from the banks and savings and loan associations to which awards are made copies of all reports of conditions made in response to the regular calls by the state and federal authorities. Together with the receipt of bids and sworn statement of resources and liabilities as aforesaid, the comptroller shall require of savings and loan associations submitting
bids such reports, data and information as to the financial stability of the bidder as will assist in
determining its compliance with standards promulgated by resolution of the city council for
savings and loan depositories.
(Prior code § 7-33)

2-32-440 Lending and deposit specifications required.

With each bid for interest upon city and school funds, the comptroller shall obtain, in a form
prescribed by him from each bidder, the lending and deposit information for its home office and
for each branch office or facility the following information:

(a) Residential lending information. The following information to be reported on residential
loans shall be classified separately for property containing (1) dwelling units for not more than
four families and condominium and cooperative units; and (2) dwelling units for more than four
families in the aggregate. Only loans closed within the previous calendar year shall be reported.

(1) The number and total amount of all loans made on residential property within the City of
Chicago;

(2) The number and total amount of all loans made on residential property outside the City
of Chicago, but located in the six-county Chicago Standard Metropolitan Statistical Area
(S.M.S.A.), which include DuPage, Kane, Will, McHenry and Lake;

(3) The average effective interest rate for all loans, calculated separately according to the
following loan purposes, made on residential property within the City of Chicago:

   (A) Home purchase loans;
   (B) Home refinancing loans;
   (C) Home improvement loans; and
   (D) Construction loans;

(4) The average effective interest rate for all loans, calculated separately according to the
following loan purposes, made on residential property outside the City of Chicago, but
located in the six-county Chicago S.M.S.A.:

   (A) Home purchase loans;
   (B) Home refinancing loans;
   (C) Home improvement loans; and
   (D) Construction loans;

(5) The average downpayment as a percentage of purchase price on all home purchase
loans made on property (1) within the City of Chicago and (2) outside the City of
Chicago, but limited to the six- county Chicago S.M.S.A.;

(6) The following data on conventional and F.H.A./V.A. residential home purchase loans
shall be reported on an individual loan basis for residential properties within the City of
Chicago:

   (A) Census tract;
   (B) Original loan amount;
   (C) Amount of downpayment;
   (D) Effective interest rate;
   (E) Term of loan;
(F) Purchase price;
(G) Loan application date (not required for loans on dwelling units for more than four families in the aggregate);
(H) Points and fees (not required for loans on dwelling units for more than four families in the aggregate);
(I) Secured or unsecured (not required for loans on dwelling units for more than four families in the aggregate);

(7) The amount of each construction loan made on residential properties within the City of Chicago by census tract;

(8) The amount of each home improvement or rehabilitation loan made on residential properties within the City of Chicago by census tract;

(9) The amount of each residential home refinancing loan made on residential properties within the City of Chicago by census tract;

(10) If the bidder is unable to produce the information regarding the interest rates and points and fees required under subsection (6) of this section from its information systems, the bidder shall provide: (i) a certificate in a form prescribed by the city comptroller certifying that it is unable to produce this information from its information systems; and (ii) any similar information that is available, which information may include rate sheets and weighted interest rates and points and fees.

(b) Consumer lending information.

(1) The number and total amount of all consumer loans made within the City of Chicago;

(2) The number and total amount of all consumer loans made within each census tract in the City of Chicago;

(3) The number and total amount of all consumer loans made outside Chicago but limited to the six-county S.M.S.A.

(c) Commercial lending information.

(1) The number and total amount of all commercial loans made within the City of Chicago;

(2) The number and total amount of all commercial loans made within each census tract in the City of Chicago;

(3) The number and total amount of all commercial loans made outside Chicago but limited to the six-county S.M.S.A.

(d) Savings and checking account information. The number of savings accounts and checking accounts and the total dollar balances in the savings and checking accounts stated separately for each census tract within the City of Chicago. The city comptroller is authorized to establish reporting dates for each bidder.

(e) Community Reinvestment Act information. A copy of the most recent evaluation performed by the United States Comptroller of the Currency of each bidder's performance under the Community Reinvestment Act, as amended. The city comptroller shall transmit copies of all
evaluations received to the city council with the report of bids required by Sections 2-32-400 of this Code.

(f) Optional. Each bidder may submit such additional material that is deemed relevant to consideration of the bid.

(g) Additional residential loan information. In addition to the information required in subdivision (a) of this section and the pledge required in Section 2-32-455, the following information is to be reported concerning residential loans made by the bidder and its affiliates on dwellings that are for not more than four families or that are condominium or cooperative units:

(1) The amount, application date, and term of each refinancing loan, including the amount refinanced on the original loan and the amount of new money financed (if any), as reported pursuant to subsection (V)(A)(8)(d) of Appendix A to Part 203 of Title 12 of the Code of Federal Regulations, as amended from time to time, by census tract for loans made within the City of Chicago. The report shall also indicate whether each loan is secured or unsecured;

(2) The amount, application date, and term of each home improvement loan including originations and purchases, and multiple purpose loans that are classified as home improvement loans because they involve a home improvement purpose, as reported pursuant to subsection (V)(A)(8)(b) of Appendix A to Part 203 of Title 12 of the Code of Federal Regulations, as amended from time to time, by census tract for loans made within the City of Chicago. The report shall also indicate whether each loan is secured or unsecured;

(3) The amount, application date, and term of each home loan classified as a construction loan made on property within the City of Chicago by census tract. The report shall also indicate whether each loan is secured or unsecured;

(4) The interest rates and points and fees paid on each of the loans reported under subdivisions (1), (2) and (3), respectively, unless the bidder is unable to produce this information from its information systems, in which case the bidder shall provide: (i) a certificate in a form prescribed by the chief financial officer or the city comptroller certifying that it is unable to produce this information from its information systems, and (ii) any similar information that is available, which information may include rate sheets and weighted interest rates and points and fees; and

(5) (A) The total number of loans secured by residential real property located within the City of Chicago that were made by the bidder;

(B) The total number of loans secured by residential real property located within the City of Chicago that had been made by the bidder and that were foreclosed by the bidder, regardless of when the loan was made;

(C) The total number of loans reported in clause (A) where the premium of any single premium credit life, credit disability, credit unemployment or any other life or health insurance was financed directly or indirectly into the loan; and

(D) The total number of loans reported in clause (B) where the premium of any single premium credit life, credit disability, credit unemployment or any other life or health insurance was financed directly or indirectly into the loan.

The information required to be reported in this subsection (g) shall be reported separately for each financial institution and affiliate.
2-32-450 Loan policy – Pledge requirements.

With each bid for interest upon city and school funds, the comptroller shall obtain signature by either the chairman of the board, chief executive officer, or an officer acceptable to the city comptroller, of the bidding bank or savings and loan association on the following pledge:

We pledge not to arbitrarily reject mortgage loans for residential properties within a specific geographic area in Chicago because of the location and/or age of the property, or in the case of proposed borrower to arbitrarily vary the terms of those loans or the application procedures for those loans on the basis of race, color, religion, national origin, age, sex, gender identity, marital status, ancestry, sexual orientation, parental status, source of income, disability or military status. In addition, we pledge to make loans available to low- and moderate-income residential property in the neighborhoods of the City of Chicago within the limits of our legal restriction and prudent financial practices.

We understand that arbitrarily rejecting or varying the terms and/or application procedures of mortgage loans on the basis of the factors listed above may result in the loss of our designation as a municipal depository.

2-32-455 Predatory lenders.

(a) No financial institution may be designated as a city depository if it or any of its affiliates has been determined by the chief financial officer or the city comptroller to be a predatory lender. Every financial institution shall, prior to any such designation, submit to the city a pledge affirming that neither it nor any of its affiliates is or will become a predatory lender within the City of Chicago. The pledge shall be signed by the chairman of the board, chief executive officer or other officer of the financial institution acceptable to the chief financial officer or the city comptroller. The pledge shall be in substantially the following form:

We pledge that we are not and will not become a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We further pledge that none of our affiliates is, and none of them will become, a predatory lender as defined in Chapter 2-32 of the Municipal Code of Chicago. We understand that becoming a predatory lender or becoming an affiliate of a predatory lender may result in the loss of our designation as a municipal depository.

(b) As used in this section:

“Affiliate” means any entity that controls, is controlled by, or is under common control with another entity, as determined under the federal Bank Holding Company Act of 1956, as amended from time to time. However, “affiliate” specifically shall not include any entity whose predominant business is the providing of tax deferred, defined contribution, pension plans to public employees in accordance with Sections 403(b) and 457 of the Internal Revenue Code.

“Flipping” means the refinancing and charging of additional points, charges or other costs on a threshold loan within a 24-month period after the refinanced loan was made, unless the refinancing results in a tangible benefit to the borrower.
"Financial institution" means a bank, savings and loan association, thrift, credit union, mortgage banker, mortgage broker, a trust company, a savings bank, an investment bank, a securities broker, a municipal securities broker, a securities dealer, a municipal securities dealer, a securities underwriter, a municipal securities underwriter, an investment trust, a venture capital company, a bank holding company, a financial services holding company, or any licensee under the Consumer Installment Loan Act, the Sales Finance Agency Act, or the Residential Mortgage Licensing Act. However, "financial institution" specifically shall not include any entity whose predominant business is the providing of tax deferred, defined contribution, pension plans to public employees in accordance with Sections 403(b) and 457 of the Internal Revenue Code.

"Reverse mortgage" means a nonrecourse security interest in the borrower's principal dwelling where no interest or principal is payable on the secured loan (except in the case of default) until: (i) the borrower dies; (ii) the dwelling is transferred; or (iii) the borrower ceases to occupy the dwelling.

"Threshold loan" means a loan that is entered into after the effective date of this section and is secured by residential real property located within the City of Chicago on which there is situated a dwelling for not more than four families or a condominium unit, or is secured by a cooperative unit within the City of Chicago, if:

(1) at the time of the loan's origination, the annual percentage rate of the loan exceeds by more than six percentage points in the case of a first lien mortgage, or by more than eight percentage points in the case of a junior mortgage, the yield on Treasury securities having comparable periods of maturity to the loan maturity as of the fifteenth day of the month immediately preceding the month in which the application for the extension of credit is received by the creditor; or

(2) the total points and fees exceed:

(i) five percent of the total loan amount if the loan amount is $16,000.00 or greater, or

(ii) $800.00 if the loan amount is less than $16,000.00.

However, “threshold loan” shall not include a loan that is made primarily for a business purpose unrelated to the residential real property securing the loan and shall not include a loan with a total loan amount over $250,000.00.

“Points and fees” means:

(1) All items required to be disclosed under Sections 226.4(a) and 226.4(b) of Title 12 of the Code of Federal Regulations, as amended from time to time, except the interest rate or time-price differential;

(2) Subject to the exclusions provided below in this subdivision, all charges for items listed under Section 226.4(c)(7) of Title 12 of the Code of Federal Regulations, as amended from time to time, but only if the lender receives direct or indirect compensation in connection with the charge or the charge is paid to an affiliate of the lender, and otherwise the charges are not included within the meaning of the phrase “points and fees”;

(3) All compensation paid directly or indirectly to a mortgage broker, including a broker that originates a loan in its own name in a tablefunded transaction, not otherwise included in paragraph (1) or (2) of this subdivision;
(4) The premium of any single premium credit life, credit disability, credit unemployment, or any other life or health insurance that is financed directly or indirectly into the loan, unless the disclosures and acknowledgment described in predatory loan practice (7) below have been made.

"Points and fees" shall not include: (i) taxes, filing fees, recording and other charges and fees paid or to be paid to public officials for determining the existence of or for perfecting, releasing or satisfying a security interest; (ii) a payment to a government agency or a government-sponsored agency in connection with a government-sponsored mortgage program; (iii) bona fide and reasonable fees paid to a person other than a lender or an affiliate of the lender or to the mortgage broker or an affiliate of the mortgage broker for the following: fees for tax payment services; fees for flood certification; fees for pest infestation and flood determinations; appraisal fees; fees for home inspections performed prior to closing; credit reports; surveys; attorney's fees (if the borrower has the right to select the attorney); notary fees; escrow charges, so long as not otherwise included under paragraph (1) of this subdivision; title insurance premiums; and hazard insurance and flood insurance premiums, provided that the conditions in Section 226.4(d)(2) of Title 12 of the Code of Federal Regulations, as amended from time to time, are met; and (iv) any bona fide, competitive and reasonable fees paid to the lender or an affiliate of the lender for the services and products described in clause (iii), but only if the loan is not conditioned on the fees being paid to the lender or its affiliate, and the borrower is given the option to obtain the service or product from an unaffiliated entity.

"Home equity loan" means the extension of credit by a lender under a plan in which:

(1) the lender reasonably contemplates repeated transactions;

(2) the lender may impose a finance charge from time to time on an outstanding balance; and

(3) the amount of credit that may be extended to the borrower during the term of the plan (up to any limit set by the lender) is generally made available to the extent that any outstanding balance is repaid.

"First lien mortgage" means any loan secured by a first lien on residential real property, including but not limited to purchase money and non-purchase money loans, refinancing loans, home equity loans and reverse mortgages.

"Junior mortgage" means any loan secured by a mortgage other than a first lien mortgage.

"Predatory lender" means a financial institution that has made, within the previous 12-month period, predatory loans that comprise either: (1) five percent of the total annual number of loans made, or (2) 25 individual loans; whichever is less. Each financial institution and affiliate shall be considered separately for the purposes of these calculations, and only loans secured by residential real estate that is located within the City of Chicago shall be considered. The term "predatory lender" shall not include a financial institution, or its affiliates, that has submitted to the chief financial officer or the city comptroller a plan to discontinue the practice of making predatory loans, if the plan ensures: (i) the prompt disengagement from the practice of making predatory loans by the financial institution and its affiliates, and (ii) the complete cessation of the making of predatory loans by the financial institution and its affiliates within 180 days after the plan is submitted; provided that no more than one plan may be submitted on behalf of any financial institution.
"Predatory loan" means a threshold loan that was made under circumstances that involve any of the following acts or practices:

(1) Fraudulent or deceptive acts or practices, including fraudulent or deceptive marketing and sales efforts to sell threshold loans.

(2) Prepayment penalties: (i) that apply to a prepayment made after the expiration of the 36-month period following the date the loan was made, or (ii) that are more than three percent of the total loan amount if the prepayment is made within the first 12-month period following the date the loan was made, or more than two percent of the total loan amount if the prepayment is made within the second 12-month period after the date the loan was made, or more than one percent of the loan amount if the prepayment is made within the third 12-month period following the date the loan was made.

(3) Balloon payments: A threshold loan that has a payment schedule with regular periodic payments that when aggregated do not fully amortize the outstanding principal balance, except for bridge loans connected with the acquisition or construction of a dwelling intended to become the borrower's principal dwelling, and except for loans with a final balloon payment that have a term of not less than 180 months provided such balloon payment is conspicuously disclosed to the borrower, and except for home equity loans.

(4) Loan flipping.

(5) Negative amortization: A threshold loan, other than a loan secured only by a reverse mortgage, with terms under which the outstanding balance will increase at any time over the course of the loan because the regular periodic payments do not cover the full amount of the interest due, unless the negative amortization is the consequence of temporary forbearance sought by the borrower.

(6) The financing of points and fees in excess of six percent of the loan amount.

(7) The financing of a single premium credit life, credit disability, credit unemployment, or any other life or health insurance, directly or indirectly, into one or more threshold loans unless the lender, at least three business days before the borrower signs the loan agreement, makes to the borrower a separate oral disclosure, and a separate clear and conspicuous written disclosure containing the following information, all of which must be true: (i) the total cost of the insurance premium and, separately stated, the total amount of interest that will be charged for the financing of the insurance premium over the life of the loan; (ii) the fact that the insurance will be prepaid and financed at the interest rate provided for in the loan; (iii) the fact that the purchase of such insurance is not required in order to obtain the loan; (iv) the amount that the lender or its affiliates will receive as direct or indirect commissions in connection with the insurance; (v) that the borrower may terminate the insurance at any time and receive a refund of the unearned premium, and that the borrower will receive a refund of the entire premium if the borrower cancels the insurance within 90 days after the policy goes into effect; (vi) the term of the insurance coverage and, if different from the term of the loan, the length of the difference. In addition, the written disclosure shall contain a signed and dated acknowledgment by the borrower that the oral disclosure was made, and a signed and dated acknowledgment by the lender that the oral disclosure was made.

(8) Lending without due regard to repayment ability: The lender makes a loan if the lender does not reasonably believe at the time the loan is consummated that the borrower or the borrowers (when considered collectively in the case of multiple borrowers) will be able to make the scheduled payments to repay the obligation based upon a consideration of their current and
expected income, current obligations, employment status, and other financial resources (other than the borrower's equity in the dwelling which secures repayment of the loan). A borrower shall be presumed to be able to make the scheduled payments to repay the obligation if, at the time the loan is consummated, or at the time of the first rate adjustment in the case of a lower introductory interest rate, the borrower's scheduled monthly payments on the loan (including principal, interest, taxes, insurance and assessments), combined with the scheduled payments for all other debt, do not exceed 50% of the borrower's monthly gross income as verified by the credit application, the borrower's financial statement, a credit report, financial information provided to the lender by or on behalf of the borrower, or any other reasonable means. This provision applies only to borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is no greater than 120% of the median family income for the Chicago Metropolitan Statistical Area (M.S.A.) (as defined by the Director of U.S. Office of Management and Budget). For purposes of this section, the median family income shall be derived from the most recent estimates made available by the U.S. Department of Housing and Urban Development, at the time the application is received. For purposes of determining median income, only the income of the borrower or borrowers shall be considered.

(9) The payment by a lender to a contractor under a home improvement contract from the proceeds of a threshold loan, other than:

(i) by an instrument payable to the borrower or jointly to the borrower and the contractor; or

(ii) at the election of the borrower, by a third party escrow agent in accordance with terms established in a written agreement signed by the borrower, the lender and the contractor before the date of payment.

(10) The payment by a lender to a contractor under a home repair or improvement contract from loan proceeds, where the contractor has been, on two or more occasions within the previous 24-month period, determined by a court or the department of administrative hearings to be in violation of any law or ordinance prohibiting deceptive practices or similar conduct, unless: (i) the lender has no knowledge of the determinations; (ii) the lender has received a written affidavit from the contractor stating that there have not been two or more such determinations regarding the contractor within the previous 24-month period; and (iii) notice of the determinations is not posted on the city's web site.

(11) Such other circumstances that the chief financial officer or the city comptroller may determine to be predatory in nature, if necessary, in administrative rules promulgated to implement this section.
(Added Coun. J. 8-30-00, p. 39074, § 1; Amend Coun. J. 11-8-12, p. 38872, § 5)

2-32-460 Definitions.

Whenever used in this chapter, the terms "race", "color", "sex", "age", "religion", "disability", "national origin", "sexual orientation", "marital status", "parental status", "military discharge status" and "source of income" shall have the same meaning as described in Chapter 2-160, Section 2-160-020, of this Code.
(Added Coun. J. 2-9-94, p. 45024)
2-32-470 Daily deposit of city funds.

No money shall be deposited in any bank or savings and loan association until it has been designated by the city council as a depository. The city treasurer shall deposit, daily, all monies received by him as city treasurer during the banking hours and all such monies as he may have received on the day previous after banking hours, in one of the banks or savings and loan associations which may have been designated by the city council as depositaries pursuant to law.
(Prior code § 7-35)

2-32-480 Active banks – Designation authority – Qualifications.

The comptroller may designate from time to time, for such period of the fiscal year as he deems advisable and for the best interests of the city, one or more of the depositaries selected in accordance with law as an active bank or active banks and to rescind such selection or selections at any time when in his judgment such change should be made, but no bank shall be selected as an active bank unless its aggregate capital stock and surplus at the time it is accepted as a city depository is $500,000.00 or more.
(Prior code § 7-36)

2-32-490 Active banks – Use by treasurer – School funds.

During the period for which any such depository of city and school funds shall be designated as the active bank under the provisions of Section 2-32-480, the treasurer shall deposit all monies received by him in such active bank and shall draw his checks upon such active bank to pay warrants drawn upon him.

School funds may be deposited in any such bank in an account separate from city accounts and the title of the accounts so established shall appropriately describe the same as school funds.
(Prior code § 7-37)

2-32-500 Interest payments on city funds – Report requirements.

The treasurer shall make a monthly report to the comptroller, under oath, for each calendar month, of all interest monies received by or credited to the treasurer or to the city by any depository in which is deposited any interest-bearing monies of the city, including trust funds and special deposits.

Such report shall show the name of the depository where any interest-bearing monies are deposited, the average sum of money on deposit in each depository during the calendar month, the interest paid or credited thereon by each depository, and the average rate of interest so paid or credited.

Such report shall he made and verified to the comptroller on or before the fifth day of the month next succeeding the month for which the report is rendered.
(Prior code § 7-38)
2-32-510 Interest on school funds.

The treasurer shall place to the credit of the school fund all interest that may be earned thereby and be received by him.
(Prior code § 7-39)

2-32-520 Authorized classes of securities.

The comptroller and treasurer jointly shall have authority to use any and all funds in the city treasury which are set aside for use for particular purposes and not immediately necessary for such purposes, for the purchase of the following classes of securities:

(a) Interest-bearing general obligations of the United States and the State of Illinois;

(b) United States treasury bills and other non-interest bearing general obligations of the United States or United States government agencies when offered for sale at a price below the face value of same, so as to afford the city a return on such investment in lieu of interest;

(c) Tax anticipation warrants, municipal bonds, notes, commercial paper or other instruments representing a debt obligation issued by the City of Chicago;

(d) Commercial paper which: (1) at the time of purchase, is rated in the two highest classifications by at least two accredited ratings agencies; and (2) matures not more than 270 days after the date of purchase;

(e) Reverse repurchase agreement if: (1) the term does not exceed 90 days; (2) the maturity of the investment acquired with the proceeds of the reverse repurchase agreement does not exceed the expiration date of the reverse repurchase agreement; and (3) at the time of purchase, the total amount of the reverse repurchase agreements held in all funds does not exceed 5 percent of the total holdings across all funds. Reverse repurchase agreements may be transacted with primary dealers and financial institutions, provided that the city has on file a master repurchase agreement;

(f) Certificates of deposit of banks or savings and loan associations designated as municipal depositories which are insured by federal deposit insurance; provided that any amount of the deposit in excess of the federal deposit insurance shall be either: (1) fully collateralized at least 102 percent by: (i) marketable United States government securities marked to market at least monthly; (ii) bonds, notes, or other securities constituting the direct and general obligation of any agency or instrumentality of the United States; or (iii) bonds, notes or other securities constituting a direct and general obligation of any county, township, city, village, incorporated town, municipal corporation, or school district, of the State of Illinois, of any other state, or of any political subdivision or agency of the State of Illinois or of any other state which are rated in either the AAA or AA rating categories by at least two accredited ratings agencies and maintaining such rating during the term of such investment; or (2) secured by a corporate surety bond issued by an insurance company licensed to do business in Illinois and having a claims-paying rating in the top rating category as rated by a nationally recognized statistical rating organization and maintaining such rating during the term of such investment; or (3) fully collateralized at least 102 percent by an irrevocable letter of credit issued in favor of the City of Chicago by the Federal Home Loan Bank, provided that the Federal Home Loan Bank's short-term debt obligations are rated in the highest rating category by at least one accredited ratings agency throughout the term of the certificate of deposit;
(g) Bankers acceptance of banks whose senior obligations, at the time of purchase, are rated in either the AAA or AA rating categories by at least two accredited ratings agencies;

(h) Tax-exempt securities exempt from federal arbitrage provisions applicable to investments of proceeds of the city's tax-exempt debt obligations;

(i) Domestic money market mutual funds regulated by and in good standing with the Securities and Exchange Commission; provided that such money market mutual funds' portfolios are limited to investments authorized by this section;

(j) Any other suitable investment instrument permitted by state laws governing municipal investments generally, subject to the reasonable exercise of prudence in making investments of public funds;

(k) Except where otherwise restricted or prohibited, a non-interest-bearing savings account, non-interest-bearing checking account or other non-interest bearing demand account established in a national or state bank, or a federal or state savings and loan association, when, in the determination of the treasurer, the placement of such funds in the non-interest bearing account is used as compensating balances to offset fees associated with that account that will result in cost savings to the city;

(l) (1) Bonds of companies organized in the United States with assets exceeding $500,000,000 that, at the time of purchase, are rated not less than A-, or equivalent rating, by at least two accredited ratings agencies. Investments authorized by this subsection (l) shall, at the time of purchase, not exceed 25 percent of the total holdings across all funds and the maturity shall not exceed 30 years;

(2) Bonds authorized by subsection (l) where the principal is guaranteed with underlying assets such as bonds, currencies, and commodities. Bonds authorized by this subsection (l)(2) shall, at the time of purchase, not exceed 5 percent of the total holdings across all funds;

(m) Debt instruments of international financial institutions, including but not limited to the World Bank and the International Monetary Fund, that, at the time of purchase, are rated within 4 intermediate credit ratings of the United States's sovereign credit rating by at least two accredited ratings agencies, but not less than an A-rating, or equivalent rating. Investments authorized by this subsection (m) shall, at the time of purchase, not exceed 10 percent of the total holdings across all the funds, including principal and interest, and the maturity shall not exceed 10 years. For purposes of this subsection (m), an "international financial institution" means a financial institution that has been established or chartered by more than one country and the owners or shareholders are generally national governments or other international institutions such as the United Nations;

(n) United States dollar denominated debt instruments of foreign sovereignties that, at the time of purchase, are rated within 4 intermediate credit ratings of the United States sovereign credit rating by at least two accredited ratings agencies, but not less than an A-rating or equivalent rating. The investments authorized by this subsection (n) shall, at the time of purchase, not exceed 5 percent of the total holdings across all funds, and the maturity shall not exceed 30 years;

(o) Interest-bearing bonds of any county, township, city, village, incorporated town, municipal corporation, or school district, of the State of Illinois, of any other state, or of any political subdivision or agency of the State of Illinois or of any other state, whether the interest earned
thereon is taxable or tax-exempt under federal law. The bonds shall be registered in the name of the city or held under a custodial agreement at a bank. The bonds shall be rated, at the time of purchase, not less than A-, or equivalent rating, by at least two accredited rating agencies with nationally recognized expertise in rating bonds of states and their political subdivisions. The bonds authorized by this subsection shall, at the time of purchase: (1) not have a maturity of more than 30 years from the date of purchase; and (2) not exceed 25 percent of the total holdings across all funds; provided that bonds linked to infrastructure projects shall not exceed 5 percent of the total holdings across all funds;

(p) Bonds registered and regulated by the Securities and Exchange Commission and for which the full faith and credit of the State of Israel is pledged for payment; provided that the bonds have an A-rating or above or equivalent rating by at least two accredited ratings agencies. The bonds authorized by this subsection (p) shall, at the time of purchase, not exceed 1 percent of the total holdings across all funds, and the maturity shall not exceed 30 years;

(q) Bonds, notes, debentures, or other similar obligations of agencies of the United States rated, at the time of purchase, no less than AAA by at least two accredited rating agencies.

All securities so purchased, excepting the bonds authorized in subsection (o) and tax anticipation warrants, municipal bonds, notes, commercial paper or other instruments representing a debt obligation of the city purchased under subsection (c), shall show on their face that they are fully payable as to principal and interest, where applicable, if any, within 30 years from the date of purchase.

Except as provided in subsection (l)(2), neither the comptroller nor treasurer shall have authority, without the approval of the city council, to (i) invest in financial agreements whose returns are linked to or derived from the performance of some underlying asset such as bonds, currencies or commodities, or (ii) borrow against or otherwise obligate city investments for the purpose of investment, other than for purposes of a security lending transaction conducted under Section 2-32-575.


2-32-525 Minimum credit quality.

The total holdings across all funds held by the treasurer shall have no less than an overall average rating of Aa1 on a quarterly basis, as rated by two accredited rating agencies.
(Added Coun. J. 9-24-15, p. 4761, § 1)

Chapter 2-56 OFFICE OF THE INSPECTOR GENERAL

2-56-010 Establishment – Composition.

There is hereby established an office of the municipal government to be known as the office of inspector general, which shall include an inspector general and such deputies, assistants and other employees as may be provided in the annual appropriation ordinance.
(Prior code § 19-1; Added Coun. J. 10-4-89, p. 5726)
2-56-020 Inspector general – Appointment and authority.

The mayor shall create a Blue Ribbon Panel of five members to diligently search out qualified candidates who have relevant education or work experience for the position of inspector general and make recommendations to the mayor. The Blue Ribbon Panel shall consist of members of the community who have exhibited the highest moral character and integrity, who have demonstrated a commitment to public service, including but not limited to, deans of colleges, retired judges, and directors of neighborhood, civic or community organizations. The inspector general shall be appointed by the mayor from individuals recommended by the Blue Ribbon Panel, subject to approval of the city council, and shall have responsibility for the operation and management of the office of inspector general. The inspector general shall be appointed for a term of four years, which may be renewed at the discretion of the mayor, subject to approval of the city council.
(Prior code § 19-2; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 2-13-13, p. 46730, § 3)

2-56-030 Inspector general – Powers and duties.

In addition to other powers conferred herein, the inspector general shall have the following powers and duties:

(a) To receive and register complaints and information concerning misconduct, inefficiency and waste within the city government;

(b) To investigate the performance of governmental officers, employees, functions and programs, either in response to complaint or on the inspector general’s own initiative, in order to detect and prevent misconduct, inefficiency and waste within the programs and operations of the city government;

(c) To promote economy, efficiency, effectiveness and integrity in the administration of the programs and operations of the city government by reviewing programs, identifying any inefficiencies, waste and potential for misconduct therein, and recommending to the mayor and the city council policies and methods for the elimination of inefficiencies and waste, and the prevention of misconduct;

(d) To report to the mayor concerning results of investigations undertaken by the office of inspector general;

(e) To request information related to an investigation from any employee, officer, agent or licensee of the city;

(f) To conduct public hearings, at his discretion, in the course of an investigation hereunder;

(g) To administer oaths and to examine witnesses under oath;

(h) To issue subpoenas to compel the attendance of witnesses for purposes of examination and the production of documents and other items for inspection and/or duplication. Issuance of subpoenas shall be subject to the restrictions contained in Section 2-56-040;
(i) To promulgate rules and regulations for the conduct of investigations and public hearings consistent with the requirements of due process of law and equal protection under the law.
(Prior code § 19-3; Added Coun. J. 10-4-89, p. 5726)

2-56-040 Subpoena issuance and contents – Objections.

The inspector general shall issue subpoenas only if (a) he is conducting an investigation authorized by this chapter; and (b) the investigation relates to misconduct within the programs and operation of the city government by any person described in Section 2-56-050; and (c) the inspector general has a reasonable belief that such misconduct has occurred; and (d) the testimony of the witness or the documents or items sought by the subpoena are relevant to the investigation. A subpoena shall be served in the same manner as subpoenas issued under the Rules of the Illinois Supreme Court to compel appearance of a defendant, and subject to the same witness and mileage fees fixed by law for such subpoenas.
(Prior code § 19-4; Added Coun. J. 10-4-89, p. 5726)

2-156, the inspector general may only: (i) dismiss the matter and close the investigation based on a finding that the alleged violation is not sustained; or (ii) refer the matter to the appropriate law enforcement authority, if he reasonably believes that the alleged misconduct would violate a criminal statute; or (iii) request a probable cause finding in accordance with Section 2-156-385.

(3) The inspector general shall conclude his investigation of any violation of Chapter 2-156 under his jurisdiction no later than two years from the date of initiating the investigation; provided, however, that any time period during which the person under investigation has taken affirmative action to conceal evidence or delay the investigation, shall not count towards the two-year period. Notwithstanding any tolling or suspension of time applied, governmental ethics investigations by the inspector general under this Chapter are subject to an absolute four-year time limit from the date of initiation.

(c) Before the inspector general interviews a person subject to investigation or a subpoena in relation to a complaint under his jurisdiction, he shall inform the person of that person's right to be represented by counsel at the interview.
(Prior code § 19-5; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 5-12-10, p. 92409, § 3; Amend Coun. J. 2-13-13, p. 46730, § 3)

2-56-060 Investigation reports.

Upon conclusion of an investigation the inspector general shall issue a summary report thereon. The report shall be filed with the mayor, and may be filed with the head of each department or other agency affected by or involved in the investigation. The report shall include the following:

(a) A description of any complaints or other information received by the inspector general pertinent to the investigation;

(b) A description of any illegal conduct, inefficiencies or waste observed or discovered in the course of the investigation;

(c) Recommendations for correction of any illegal conduct, inefficiencies or waste described in the report;
(d) Such other information as the inspector general may deem relevant to the investigation or resulting recommendations.
(Prior code § 19-6; Added Coun. J. 10-4-89, p. 5726)

2-56-070 Confidentiality of informants – Exceptions.

The summary report shall not mention the name of any informant, complainant, witness or person investigated, except in the following instances:

(a) Where the copy of the report given to the head of any department or agency recommends disciplinary action against an employee of that agency;

(b) Where the copy of the report given to the chief procurement officer makes recommendations concerning any contractor, subcontractor, applicant for a contract, or person seeking certification of eligibility for a contract;

(c) Where the copy of the report given to the head of a department or agency makes recommendations concerning a person seeking certification of eligibility for a program administered by the department or agency;

(d) Where the copy given to the mayor recommends disciplinary action against the head or any employee of any executive department or agency.

(e) Where the copy of the report is given to the board of ethics or a hearing officer in compliance with a probable cause finding or a hearing on the merits or as otherwise provided in Chapter 2-156.
(Prior code § 19-7; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 7-19-00, p. 33206, § 1; Amend Coun. J. 2-13-13, p. 46730, § 3)

2-56-080 Investigations not concluded within twelve months.

No later than the fifteenth day of January, April, July and October of each year, the inspector general shall submit to the mayor a report, accurate to the last day of the preceding month, indicating (1) the number of current investigations pending for more than twelve months; (2) the general nature of the allegations giving rise to each such investigation; and (3) the reason(s) why each such investigation is still pending.
(Prior code § 19-8; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 5-12-10, p. 92409, § 7)

2-56-090 Cooperation in investigations.

It shall be the duty of every officer, employee, department, agency, contractor, subcontractor and licensee of the city, and every applicant for certification of eligibility for a city contract or program, to cooperate with the inspector general in any investigation or hearing undertaken pursuant to this chapter. Each department’s premises, equipment, personnel, books, records and papers shall be made available as soon as practicable to the inspector general. Every city contract and every bid, proposal, application or solicitation for a city contract, and every application for certification of eligibility for a city contract or program shall contain a statement that the person understands and will abide by all provisions of this chapter.
(Prior code § 19-9; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 5-12-10, p. 92409, § 8)
2-56-100 Retaliation prohibited.

No person shall retaliate against, punish or penalize any other person for complaining to, cooperating with or assisting the inspector general in the performance of his office.
(Prior code § 19-10; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 5-12-10, p. 92409, § 9)

2-56-110 Files and reports confidential – Public statements authorized when.

Except as otherwise provided herein, all investigatory files and reports of the office of inspector general shall be confidential and shall not be divulged to any person or agency, except to the United States Attorney, the Illinois Attorney General or the State’s Attorney of Cook County, or as otherwise provided in this chapter or Chapter 2-156. The inspector general is authorized to issue public statements in the following circumstances: (a) if an investigation exonerates a person who is publicly known to have been under investigation, where such person requests such a statement; (b) if an investigation, audit or inspection concerns inefficient or wasteful management; and (c) in a public summary of each investigation resulting in sustained findings of misconduct. The public summary shall briefly state, without disclosing the name of any individual who was the subject of such investigation, (i) the nature of the allegation or complaint; (ii) the specific violations resulting in sustained findings; (iii) the inspector general’s recommendation for discipline or other corrective measures; and (iv) the city’s response to and final decision on the inspector general’s recommendation.
(Prior code § 19-11; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 5-12-10, p. 92409, § 10; Amend Coun. J. 2-13-13, p. 46730, § 3)

2-56-120 Quarterly reports to city council.

No later than the fifteenth day of January, April, July and October of each year, the inspector general shall file with the city council a report, accurate as of the last day of the preceding month, indicating: the number of investigations initiated since the date of the last report; the number of investigations concluded since the last report; the number of investigations pending as of the reporting date; the number of investigations that were declined in accordance with subsection (b) of section 2-56-050 and the reasons for such declination, the number of complaints initiated but discontinued and the reasons for such discontinuations, the number of self-initiated complaints investigated by the inspector general, and the number of complaints referred to other agencies pursuant to subsection (a) of section 2-56-050 and the name of such agencies. Provided, however, that if all of the following three circumstances are present with regard to a complaint referred to another agency by the inspector general, then he may delay including in his report any information related to that complaint until after the conclusion of the investigation associated with that complaint: (i) the complaint addresses potential criminal conduct and has been referred to a state or federal law enforcement agency, and (ii) the investigation of the conduct at issue is ongoing, and (iii) in the judgment of the inspector general, public disclosure of the referral would compromise the effectiveness of the investigation. The report shall also include the number of investigations of the conduct of employees; the number of investigations of the conduct of appointed officials; the number of investigations of the conduct of elected officials; the number of investigations of the conduct of contractors, subcontractors and persons seeking city contracts; the number of investigations of the conduct of persons seeking certification of eligibility for city contracts or other city programs; the number of investigations involving alleged misconduct; the number of investigations involving alleged waste or inefficiency.
(Prior code § 19-12; Added Coun. J. 10-4-89, p. 5726; Amend Coun. J. 2-13-13, p. 46730, § 3)
2-56-130 Inspector general – Conditions for removal from office.

The inspector general may be removed prior to the expiration of his term only for cause and in accordance with the provisions of this section. The mayor shall give written notice (a) to the city council of his intent to remove the inspector general; and (b) to the inspector general of the cause of his intended removal. Within ten days after receipt of the notice, the inspector general may file with the city council a request for hearing on the cause for removal. If no such request is made within ten days, the inspector general shall be deemed to have resigned his office as of the tenth day after receipt of the notice of intended removal. If such a request is made, the city council shall convene a hearing on the cause for removal of the inspector general, at which the inspector general may appear, be represented by counsel and be heard. The hearing shall be convened within ten days after receipt of the request therefor and conclude within 14 days thereafter. The mayor’s notice of intended removal shall constitute the charge against the inspector general. Removal of the inspector general for cause after the hearing shall require the affirmative vote of a majority of the members of the city council then holding office.

(Prior code § 19-13; Added Coun. J. 10-4-89, p. 5726)

2-56-140 Obstructing or interfering with investigations – Penalty.

No person shall wilfully refuse to comply with a subpoena issued by the inspector general, or otherwise knowingly interfere with or obstruct an investigation authorized by this chapter and conducted by an announced investigator of the office of inspector general. Any person who wilfully violates the provisions of this section shall be subject to a fine of not less than $300.00 and not more than $500.00 for each such offense, or imprisonment for a period of not less than 30 days and not more than six months, or both a fine and imprisonment. Each day that a violation continues shall constitute a separate and distinct offense. Actions seeking the imposition of a fine only shall be filed as quasi-criminal actions subject to the provisions of the Illinois Code of Civil Procedure, as amended. Actions seeking incarceration, or incarceration and a fine, shall be filed and prosecuted as misdemeanor actions under the procedure set forth in Section 1-2-1.1 of the Illinois Municipal Code, as amended.

(Prior code § 19-14; Added Coun. J. 10-4-89, p. 5726)

2-56-150 Political activities prohibited.

(a) No inspector general or employee of the office of the inspector general may, during his term of appointment or employment: (i) hold, or become a candidate for, any other elected or appointed public office except for appointments to governmental advisory boards or study commissions or as otherwise expressly authorized by law; or (ii) actively participate in any campaign for any elective office.

(b) The inspector general shall pledge in writing, at the time of his appointment, that, for two years after the termination of his appointment for any reason, the inspector general shall not: (i) become a candidate for any elected public office which includes the City of Chicago in its geographic jurisdiction; or (ii) hold any elected public office which includes the City of Chicago in its geographic jurisdiction.

(c) Neither the inspector general nor any employee of the office of inspector general shall engage in any political activity as defined in Chapter 2-156 of the Municipal Code.

(d) This section shall not apply to the inspector general or any employee of the inspector general to the extent that it is inconsistent with any law or regulation of the United States or the State of Illinois that preempts home rule.

2-56-160 Violation – Penalty – Discharge or other discipline.

Any employee or appointed officer of the city who violates any provision of this chapter shall be subject to discharge (or such other discipline as may be specified in an applicable collective bargaining agreement) in addition to any other penalty provided in this chapter.
(Prior code § 19-16; Added Coun. J. 10-4-89, p. 5726)

2-56-170 Severability.

If any provision, clause, section, part or application of this chapter to any person or circumstance is declared invalid by any court of competent jurisdiction, such invalidity shall not affect, impair or invalidate the remainder hereof or its application to any other person or circumstance. It is hereby declared to be the legislative intent of the city council that this chapter would have been adopted had such invalid provision, clause, section, part or application not been included herein. Nothing contained in this chapter is intended otherwise to alter or amend the rights or obligations of the city or any person affected by this ordinance.
(Prior code § 19-17; Added Coun. J. 10-4-89, p. 5726)


(a) Whenever used in this section, the following words and phrases shall have the following meanings:

"Contract" means any agreement or transaction pursuant to which the contracting party receives city funds in consideration for services, work or goods provided or rendered.

"Debt" means a specified sum of money owed to the city for which the period granted for payment has expired.

"Outstanding parking violation complaint" means a parking ticket, notice of parking violation, or parking violation complaint on which no payment has been made or appearance filed in the Circuit Court of Cook County within the time specified on the complaint.

(b) Every city contract shall contain a provision that entitles the city to set off a portion of the contract price equal to the amount of the fines and penalties for each outstanding parking violation complaint and any debt owed by the contracting party to the city.

(c) Notwithstanding the provisions of subsection (b) herein, no such debt or outstanding parking violation complaint shall be offset from the contract price if one or more of the following conditions are met:

(1) The contracting party has entered into an agreement with the department of finance, or other appropriate city department, for the payment of all debts owed to the city and the contracting party is in compliance with the agreement; or

(2) The contracting party is contesting liability for or the amount of the debt in a pending administrative or judicial proceeding; or

(3) The contracting party has filed a petition in bankruptcy and the debts owed the city are dischargeable in bankruptcy.
(Prior code § 26-27.2; Added Coun. J. 6-7-90, p. 17027; Amend Coun. J. 11-16-11, p. 13798, Art. I, § 2)
13-10-030 Registration required.

The owner or owners of any building shall file a registration statement for each such building with the department of buildings on forms provided by the department of buildings for such purposes; provided, however, that the registration of a vacant building pursuant to Section 13-12-125 shall satisfy the registration requirement of this section. Any such registration statement shall be deemed prima facie proof of the statements therein contained in any administrative enforcement proceeding or court proceeding instituted by the city against the owner or owners of the building. The registration statement shall include the following information:

(a) The name, street address and telephone number of each owner of the building. If the owner is a partnership, corporation, or voluntary unincorporated association, the statement shall further include the name, street address, telephone number and position of a responsible partner or officer. If the owner is a corporation, the statement shall further include the name, street address and telephone number of the registered agent thereof;

(b) The name, street address and telephone number of a natural person 21 years of age or older, designated by the owner or owners as the authorized agent for receiving notices of code violations and for receiving process, in any court proceeding or administrative enforcement proceeding, on behalf of such owner or owners in connection with the enforcement of this Code. This person must maintain an office in Cook County, Illinois, or must actually reside within Cook County, Illinois. An owner who is a natural person and who meets the requirements of this subsection as to location of residence or office may designate himself as agent;

(c) The name, street address and telephone number of the owner's agent for the purpose of managing, controlling or collecting rents and any other person not an owner who is controlling such building, if any;

(d) The name, street address and telephone number of each lending institution or party holding a mortgage on the property, if any;

(e) The street address and property index number(s) of the building, and the number of family units therein.

For purposes of this section, a post office box does not suffice as an address.

(Prior code § 39.1-3; Added Coun. J. 4-25-90, p. 14801; Amend Coun. J. 4-12-00, p. 29471, § 1)

13-11-030 Vacant Category A building – Notice to commissioner required – Posting of security when.

Any owner of Category A property that has situated on it or consists of a vacant Category A building must notify the commissioner of such fact by certified mail within 30 days after the building becomes vacant, or within 30 days after the effective date of this ordinance, whichever is later; provided, however, that the registration of a vacant building pursuant to Section 13-12-125 shall satisfy the notice requirement of this section. The notice shall identify the property and the contemplated use, if any, of the property, and shall provide the name and address of the owner or other person who is authorized to receive notices on behalf of the owner pursuant to this section. If at any time after making an inspection of the property the commissioner determines that the building is vacant and open, the commissioner shall notify the owner that the building must be enclosed, or substantial action must be taken to demolish the building, within 30 days after the date of the notice. The notice shall also state that if the owner fails to take either such action within the 30-day period the owner will be required to post a surety bond or other financial security or insurance as provided in this section. If, at the expiration of the 30-day period, the commissioner determines that the building has not been enclosed, or that substantial action has not been undertaken to demolish the building,
the commissioner shall order the owner to post with the city and continuously maintain a surety bond or other financial security or insurance, in an amount equal to the estimated demolition costs, and in a form and duration approved by the commissioner. The commissioner shall also order the owner to post and maintain such security if such action to demolish the building has not been completed within a reasonable time. The order shall be accompanied by a written statement by the commissioner setting forth the basis for his or her determination.

(Added Coun. J. 3-26-93; Amend Coun. J. 6-14-95, p. 2841; Amend Coun. J. 4-12-00, p. 29471, § 1)

13-12-125 Vacant buildings – Owner required to act – Enforcement authority.

(a) (1) The owner of any building that has become vacant shall within 30 days after the building becomes vacant or within 30 days after assuming ownership of the building, whichever is later, file a registration statement for each such building with the department of buildings on forms provided by that department for such purposes. The registration shall remain valid for six months from the date of registration. The owner shall be required to renew the registration for successive six-month periods as long as the building remains vacant and shall pay a registration or renewal fee in the amount prescribed in paragraph (3) of this subsection (a) for each registered building; provided, however, that all eleemosynary, religious, educational, benevolent or charitable associations organized on a not-for-profit basis and all governmental agencies shall be exempt from the payment of the registration fee. The owner shall notify the department of buildings, within 20 days, of any change in the registration information by filing an amended registration statement on a form provided by the department of buildings for such purposes. The registration statement shall be deemed prima facie proof of the statements therein contained in any administrative enforcement proceeding or court proceeding instituted by the city against the owner or owners of the building. Registration of a building in accordance with this section shall be deemed to satisfy the registration requirement set forth in Section 13-10-030 and the notification requirement set forth in Section 13-11-030. After filing a registration statement the building owner shall provide access to the city to conduct an exterior and interior inspection of the building to determine compliance with the municipal code, following reasonable notice, during the period covered by the initial registration or any subsequent renewal.

(2) In addition to other information required by the commissioner of buildings, the registration statement shall include the name, street address and telephone number of a natural person 21 years of age or older, designated by the owner or owners as the authorized agent for receiving notices of code violations and for receiving process, in any court proceeding or administrative enforcement proceeding, on behalf of such owner or owners in connection with the enforcement of this Code. This person must maintain an office in Cook County, Illinois, or must actually reside within Cook County, Illinois. An owner who is a natural person and who meets the requirements of this subsection as to location of residence or office may designate himself as agent. By designating an authorized agent under the provisions of this subsection the owner is consenting to receive any and all notices of code violations concerning the registered building and all process in any court proceeding or administrative enforcement proceeding brought to enforce code provisions concerning the registered building by service of the notice or process on the authorized agent. Any owner who has designated an authorized agent under the provisions of this subsection shall be deemed to consent to the continuation of the agent’s designation for the purposes of this subsection until the owner notifies the department of buildings of a change of authorized agent or until the owner files a new annual registration statement. Any owner who fails to register a vacant building under the provisions of this subsection shall further be deemed to consent to receive, by posting at the building, any and all notices of code violations and all process in an administrative proceeding brought to enforce code provisions concerning the building.

(3) The registration and renewal fee for each registered building shall be $250 (the “base registration fee”). Provided, however, that any vacant building subject to the base registration fee that is in
violation of any provision of the building code or fire code at the time renewal is required shall be assessed a renewal fee of $500 for such renewal period (the “doubled period”). If a vacant building in the doubled period is in violation of any provision of the building code or fire code at the time renewal is required, the fee shall be $750 for such renewal (the “tripled period”). If a vacant building in the tripled period is in violation of any provision of the building code or fire code at the time renewal is required, the fee shall be $1,000 for such renewal, and shall remain at $1,000 for each subsequent renewal, if, at the time such renewal is required, the building is in violation (the “quadrupled period”). If the owner of a building that is in the doubled, tripled or quadrupled period can show to the satisfaction of the building commissioner and the fire commissioner, at the time renewal is required, that the building is in full compliance with the building code and fire code, then such renewal shall revert to the base registration fee. For purposes of this subparagraph (3), “in violation” shall mean that a citation has been issued, and the conditions forming the basis for the citation have not been fully remedied. In the event of a final determination that issuance of the citation was not factually supported, the increased fee for the six-month period(s) at issue shall be refunded to the owner.

(b) The owner of any building that has become vacant, and any person maintaining, operating or collecting rent for any building that has become vacant shall, within 30 days, do the following:

1. Enclose and secure the building as provided in Section 13-12-135 of this Code;

2. Post a sign affixed to the building indicating the name, address and telephone number of the owner and the owner’s authorized agent for the purpose of service of process. The name, address and telephone number of a person responsible for day-to-day supervision and management of the building, if such person is different from the owner holding title or authorized agent shall be indicated on the sign as well. The sign shall be of a size and placed in such a location so as to be legible from the nearest public street or sidewalk, whichever is nearer; and

3. Maintain the building in a secure and closed condition and maintain the sign until the building is again occupied or demolished or until repair or completion of the building has been undertaken.

(c) The owner of any building that has become vacant shall, within 30 days, acquire or otherwise maintain liability insurance, in an amount of not less than $300,000.00 for buildings designed primarily for use as residential units and not less than $1,000,000.00 for any other building, including, but not limited to, buildings designed for manufacturing, industrial, storage or commercial uses, covering any damage to any person or any property caused by any physical condition of or in the building. Any insurance policy acquired after the building has become vacant shall provide for written notice to the commissioner of buildings within 30 days of any lapse, cancellation or change in coverage. The owner and the owner’s authorized agent for service of process shall provide evidence of the insurance, upon request, to the commissioner of buildings or his or her designee.

(d) The building commissioner may issue rules and regulations for the administration of this section. These rules may designate board-up materials and methods which must be used when securing a building so that the boarding is reasonably incapable of being removed by trespassers or others acting without the building owner’s consent. Any person who violates any provision of this section or of the rules and regulations issued hereunder shall be fined not less than $500.00 and not more than $1,000.00 for each offense. Every day that a violation continues shall constitute a separate and distinct offense. Fines assessed under this chapter shall be recoverable from the owner and shall be a lien on the property.

(e) For purposes of this section, “vacant” means a building which is lacking habitual presence of human beings who have a legal right to be on the premises, or at which substantially all lawful business or construction operations or residential occupancy has ceased, or which is substantially devoid of content. In determining whether a building is vacant, it is relevant to consider, among other factors, the percentage of the overall square footage of the building or floor to the occupied space, the condition and value of any items in the building and the presence of rental or for sale signs on the property; provided that a residential
property shall not be deemed vacant if it has been used as a residence by a person entitled to possession for a period of at least three months within the previous nine months and a person entitled to possession intends to resume residing at the property; and further provided that multi-family residential property containing ten or more dwelling units shall be considered vacant when ninety percent or more of the dwelling units are unoccupied.

(Added Coun. J. 10-2-91, p. 6032; Amend Coun. J. 4-12-00, p. 29471, § 1; Amend Coun. J. 12-4-02, p.99931, § 9.1; Amend Coun. J. 7-30-08, p. 36080, § 1)

13-12-130 Dangerous or unsafe buildings – Written notice – Demolition, repair – Costs.

If any building shall be found in a dangerous and unsafe condition or uncompleted and abandoned, the building commissioner or the fire commissioner shall notify in writing the owner or owners thereof, directing the owner or owners to put such building in a safe condition, to enclose or to demolish it. Where, upon diligent search, the identity or whereabouts of the owner or owners of any such building shall not be ascertainable, the notice shall be mailed to the person or persons in whose name such real estate was last assessed. If, after 15 days subsequent to the giving of such notice, the owner or owners fail to put the building in a safe condition, to enclose or to demolish it, the building commissioner or fire commissioner may notify the department of law and recommend initiation of proceedings in accordance with this section, and upon receipt of such recommendation, the corporation counsel is hereby authorized to apply to the Circuit Court of Cook County for an order authorizing the city to demolish, repair or enclose, or requiring the owner of record to demolish, repair or enclose, the structure. The corporation counsel may initiate a court action to obtain the appropriate orders in the Circuit Court of Cook County to repair, enclose or demolish the building irrespective of whether a notice as described in this section is sent.

The cost of such demolition, repair or enclosure shall be recoverable from the owner or owners of such real estate, and shall be a lien thereon as provided by law.

Any owner who fails to take the action demanded in the notice shall also be fined not less than $200.00 per day and not more than $1,000.00 per day; for each day from the 16th day after the notice has been given until the building has been demolished, repaired or enclosed. If court action is initiated by the corporation counsel without notice as described in this section, the fine shall be imposed beginning on the day the summons is served on the owner.


13-12-131 City board up provision.

If, after ten days subsequent to the giving of the notice as provided in Section 13-12-130, the owner or owners fail to enclose the unsafe or uncompleted building, the city may board up such building at the owner’s expense.

(Added Coun. J. 4-22-93, p. 31520; Amend Coun. J. 6-14-95, p. 2841)

13-12-135 Minimum requirements for vacant buildings.

For purposes of this section the term “vacant” shall be defined as provided in section 13-12-125. In addition to any other applicable code requirements each vacant building must be kept in compliance with the following requirements for as long as the building remains vacant:

(a) Lot maintenance standards – the lot the building stands on, and the surrounding public way shall be maintained as follows:
(1) all grass and weeds on the premises including abutting sidewalks, gutters and alleys shall be kept below ten (10) inches in height, and all dead or broken trees tree limbs or shrubbery* shall be cut and removed from the premises;

*Editor's note – As set forth in Coun. J. 7-30-08, p. 36080, § 2. Correct text should apparently be “...trees, tree limbs, or shrubbery....”

(2) the interior walkway leading to the main entry door, and any public sidewalk adjoining the lot shall be shoveled clear of snow;

(3) junk, rubbish, waste, and any material that creates a health, safety or fire hazard including but not limited to any mail or flyers that have been delivered to the building shall not be permitted to accumulate on any portion of the exterior lot of the building;

(4) no portion of the lot nor any structure, vehicle, receptacle or object thereon shall be maintained or operated in any manner that causes or produces any health or safety hazard or permits the premises to become a rodent harborage or is conducive to rodent harborage;

(5) the lot shall be maintained so that water does not accumulate or stand on the ground;

(6) all fences and gates shall be maintained in sound condition and in good repair.

(b) Exterior maintenance standards – The exterior of the building shall be enclosed secured and maintained as follows:

(1) foundations, basements, cellars, and crawlspaces shall be maintained in sound and watertight condition adequate to support the building, and protected against the entry of rodents or other animals;

(2) exterior walls shall be free of holes, breaks, loose or rotting boards or timbers, and any other conditions which might admit rain or dampness to the interior portions of the walls or the interior spaces and shall be protected against the entry of rodents or other animals;

(3) exterior windows and doors shall be maintained in sound condition and good repair. Windows and doors shall fit tightly within their frames and the frames shall be constructed and maintained in such relation to the adjacent wall construction as to prevent rain from entering the building;

(A) exterior windows and doors shall be equipped with hardware for locking and the locking mechanism shall be maintained in properly functioning condition;

(B) all points of possible ingress and egress including but not limited to exterior windows and doors shall be secured to prevent unauthorized entry;

(C) any window which is broken cracked or missing glass or glazing* shall be replaced and maintained in good repair or the building opening shall otherwise be adequately secured pursuant to Section 13-12-135(d);

*Editor's note – As set forth in Coun. J. 7-30-08, p. 36080, § 2. Correct text should apparently be “...broken, cracked, or missing glass or glazing....”

(4) the roof shall be adequately supported, and shall be maintained in weathertight condition; the gutters downspouts scuppers and appropriate flashing* shall be in good repair and adequate to remove the water from the building or structure;
(5) chimneys and flues shall be kept in sound, functional, weathertight condition and in good repair;

(6) every outside stair or step shall be maintained in sound condition and in good repair; every porch, stoop, deck, veranda, balcony and walk shall be maintained in sound condition for its purpose;

(7) all exit areas shall have continuous exterior lighting from dusk to dawn; normal intensity of lighting shall be not less than two footcandles per square foot on the floor surfaces within an eight-foot radius around said exit. This requirement may be met by the use of battery-powered or solar-powered lighting if such lighting meets the performance standards set by this paragraph.

(c) Interior maintenance standards – The interior of any building shall be maintained as follows:

(1) it is prohibited to accumulate or permit the accumulation of junk, trash and debris, boxes, lumber, scrap metal, junk vehicles or any other materials in such a manner that may produce any health, fire, or safety hazard, or provide harborage for rodents or other animals on the premises; materials stored by the owner or permitted to be stored by the owner shall be stacked safely, and away from stairs or hallways, and any other places of ingress and egress;

(2) every foundation, roof, floor wall stair, ceiling,* and any other structural support shall be safe and capable of supporting the loads that normal use may cause to be placed thereon and shall be kept in sound condition and in good repair; floors and stairs shall be free of holes, grooves and cracks that could be potentially hazardous;

*Editor’s note – As set forth in Coun. J. 7-30-08, p. 36080, § 2. Correct text is apparently “every foundation, roof, floor, wall, stair, ceiling, and any other structural support...”

(3) any plumbing fixtures shall be maintained with no leaking pipes; and all pipes for water shall be either completely drained or heated to resist being frozen;

(4) every exit door maintained as such in compliance with subsection (d)(3) shall be secured with an internal deadbolt lock, or with a locking mechanism deemed equivalent or better by the department of buildings and every such exit door shall be capable of being opened from the inside easily and without the use of a key or special knowledge;

(5) interior stairs shall have treads and risers that have uniform dimensions, are sound, securely fastened, and have no rotting, loose, or deteriorating supports;

(6) every owner shall be responsible for the extermination of insects, rodents and other vermin in or about the premises.

(d) Building security standards – The following standards apply to the securing of vacant buildings:

(1) all building openings shall be closed and secured, using secure doors, glazed windows, commercial-quality steel security panels, or filled with like-kind material as the surrounding wall, as applicable to prevent entry by unauthorized persons. Except as specifically authorized in this subsection (d), use of plywood is prohibited;

(2) openings less than one (1) square foot in area may be boarded with plywood, provided that the boarding is made weathertight and finished with varnish, or paint of a similar color to the exterior wall and
cut to the inside dimension of the exterior of the opening, and otherwise secured in the manner prescribed by rules and regulations issued by the department of buildings;

(3) at least one building entrance shall be accessible from the exterior and secured with a door that is locked to allow access only to authorized persons; a minimum of two exit doors shall be available to exit from the interior of the building, with at least one exit door available per 150 linear feet of horizontal travel at ground-floor level;

(4) for the first six months a building is vacant but not thereafter, openings more than one square foot in area may be boarded with plywood, which shall be installed and secured as prescribed by this section and by rules and regulations issued by the department of buildings;

(5) if a building has been vacant for six months or longer, or upon any renewal of the registration statement required in Section 13-12-125, the building owner must implement and provide proof satisfactory to the department of buildings that, in addition to complying with the security standards set forth elsewhere in this subsection (d), said building either: (i) contains all of the security features set forth in subparagraph (A), or (ii) is unviolated, as described in subparagraph (B):

(A) every opening larger than one (1) square foot in area that is located less than eight feet above the ground or that is accessible from ground level or within eight feet in any direction of an exterior stairway, fire escape, or other means of access shall be closed and secured with a commercial-quality, 14-gauge, rust-proof steel security panel or door:

(i) security panels and doors shall have an exterior finish that allows for easy graffiti removal; and

(ii) security panels and doors shall be secured from the interior of the building to prevent unauthorized removal.

(B) For purposes of this paragraph (5), the term “unviolated” shall refer to a building: (i) that has a permanent door or window, as applicable, in each appropriate building opening, (ii) that has each such door or window secured to prevent unauthorized entry and (iii)* that has all its door and window components, including without limitation frames, jams, rails, stiles, muntins, Mullions, panels, sashes, lights and panes, intact and unbroken. A building that does not meet the definition of “unviolated” shall be deemed “violated”.

*Editor’s note – As set forth in Coun. J. 7-30-08, p. 36080, § 2. Correct text should probably be “that has a permanent door or window, as applicable, in each appropriate building opening, and that has each such door or window secured to prevent unauthorized entry, and (ii) that has....”

(C) It shall be a violation of this subparagraph (d)(5)(C) for a vacant building to become violated, if the owner has provided proof to the department of buildings that such building is unviolated. With respect to a vacant building represented by the owner as unviolated, if the commissioner of buildings determines, based on an inspection by the department of buildings or a report prepared by another city agency and provided to the department of buildings, that such building is violated, said commissioner shall send by certified mail a written notice of violation to the person responsible for day-to-day supervision and management of the building or to the authorized agent for service of process as identified on the sign required by Section 13-12-125(b)(2), or if there is no such sign, then sent by certified mail to the owner of record. Within 30 days of the mailing of such notice of violation, the owner shall be required to either: (i) comply with subparagraph (5)(A) of this section, or (ii) restore the building to an unviolated state and also install and maintain a working burglar alarm system, as defined in Section 4-400-010, and have an active account with a third party burglar alarm company. The burglar alarm system shall connect to all areas of the building subject to unauthorized human entry, including, but not limited to, all exterior doors, windows or other readily accessible openings. The burglar alarm system shall, upon detecting unauthorized entry,
send an automatic signal to a burglar alarm company that has twenty-four (24)-hour live operators who will monitor the system and telephone the building owner or designated agent of the unauthorized entry, and who will also telephone the police department to inform it of the unauthorized entry, if there is no adequate response from the building owner or designated agent.

(c) Rules and regulations – The building commissioner may issue rules and regulations for the administration of this section. These rules may specify additional board-up materials which may be used when securing a building, if proof is provided, satisfactory to the building commissioner, that such materials will perform in a manner equivalent to, or better than, the materials specified herein.

(f) Fines and penalties – Any person who violates any provision of this section or of the rules and regulations issued hereunder shall be fined not less than $500.00 and not more than $1,000.00 for each offense. Every day that a violation continues shall constitute a separate and distinct offense. Fines assessed under this chapter shall be recoverable from the owner and shall be a lien on the property.

13-12-140 Vacant or open buildings – Watchman required – Violation – Penalty.

Any person or persons owning, maintaining, operating, collecting rents for, or having any legal or equitable interest in any vacant and open building, or any uncompleted abandoned building, or any vacant boarded-up building or any otherwise enclosed vacant building must have a watchman on duty upon the premises on which any one of such aforementioned buildings is situated every day continuously between the hours of 4:00 p.m. and 8:00 a.m., unless the building has been secured by methods approved by the commissioner of buildings.

Said watchman required under the provisions of this ordinance shall remain on duty daily during the required hours until such building is either occupied or razed.

Any person who violates the provisions of this section shall be punished by a fine of not less than $100.00 nor more than $300.00 for the first offense and not less than $300.00 nor more than $500.00 for the second and each subsequent offense. Any third or subsequent offense may be punishable as a misdemeanor by incarceration in the county jail for a term not to exceed six months under procedures set forth in Section 1-2-1.1 of the Illinois Municipal Code (65 ILCS 5/1-2-1.1) as amended, or by both fine and imprisonment. Any person who violates this section shall, if the building remains or subsequently becomes open and a forcible felony is then committed upon those premises, be sentenced to a mandatory term of imprisonment of not less than 30 days. A separate and distinct offense shall be regarded as committed each day on which such person or persons shall violate the provisions of this section. For purposes of this section, “forcible felony” has the meaning ascribed to the term in Section 2-8 of the Criminal Code of 1961 (720 ILCS 5/2-8).

(Prior code § 39-13; Amend Coun. J. 8-30-00, p. 40306, § 2; Amend Coun. J. 2-9-11, p. 112125, § 1)

13-12-145 Improperly maintained buildings and structures subject to nuisance abatement proceedings.

(a) The following buildings and structures are hereby declared to be public nuisances subject to abatement proceedings under this section:

(1) a building or structure found to be vacant and open after the effective date of an order to secure and enclose issued by a court of competent jurisdiction or the department of administrative hearings within the previous 12 months, unless stayed by a court of competent jurisdiction;

(2) a building or structure that contains any violation of a health, fire, electrical, plumbing, building or zoning provision of this code which is imminently dangerous and hazardous;
(3) a building or structure for which the costs of the repairs necessary to bring the building or structure into compliance with applicable laws would exceed the market value of the building or structure after the repairs would have been made, or when the owner cannot show that it has readily available and sufficient assets to make such repairs or where such repairs otherwise are economically infeasible; or

(4) a building or structure where an owner has failed to correct the code violation(s) that form the basis of an adverse order or judgment involving that building or structure, issued by a court of competent jurisdiction or a hearing officer of the department of administrative hearings, within 60 days of entry, unless such adverse order or judgment has been stayed by a court of competent jurisdiction.

For purposes of this section “vacant” shall be defined as provided in Section 13-12-125; and “open” refers to a building that has any door, window or wall missing or unsecured, or has any other opening so as to allow entry by a human being.

(b) (1) Whenever an inspection by the department of buildings or other appropriate department reveals that a building or structure is a public nuisance as described in this section, the commissioner of buildings, with the concurrence of the corporation counsel, may initiate an abatement proceeding under this section in the buildings hearings division of the department of administrative hearings by serving a complaint on all owners of record, beneficial owners of any Illinois land trust having title to the property, and all lienholders of record in the property, in person or, if the entity being served is a corporation, partnership, limited liability company or Illinois land trust, either in person or by certified mail, return receipt requested. As used in this section, “lienholders of record” includes persons owning certificates of purchase under the Property Tax Code. The notice shall:

(i) be in writing;

(ii) include a description of the building or structure sufficient for identification;

(iii) state that the building or structure has been declared a public nuisance and that an abatement proceeding has been initiated pursuant to this section;

(iv) state that a hearing will be held before the buildings hearings division of the department of administrative hearings and further setting forth the date, time and location of the hearing; and

(v) state that all owners of record, beneficial owners of any Illinois land trust having title to the property, and all lienholders of record in the property shall be given the opportunity to appear and present evidence at the hearing to contest the determination that the building or structure is a public nuisance.

(2) If after notice and hearing provided in this section, an administrative law officer of the department of administrative hearings finds that the city has established by a preponderance of the evidence that the building or structure identified in the notice is a public nuisance as described in this section, the administrative law officer shall enter an order of abatement which requires the owner or owners of record, including beneficial owners of any Illinois land trust, within the time frame specified in the order, to take all reasonable measures necessary to abate the public nuisance. The administrative law officer’s order of abatement may include, but is not limited to: correcting all code violations; altering, repairing or improving the building or structure; rendering the building or structure fit for human use or habitation; vacating or enclosing the building or structure; removing or demolishing the building or structure; hiring a property manager or hiring a receiver appointed by the administrative law officer with powers specified in the order of abatement; or, if requested by the corporation counsel and reasonable in light of the magnitude of the harm caused or which can reasonably be expected to be caused by the nuisance, the market value of the property in its current condition, and the extent to which the defendant has failed to take effective measures to abate the nuisance, the assignment to the city or a third party designated by the city or forfeiture to the city of all of the defendant’s rights, title and interest in the real estate.
(3) Any person who fails to comply with an administrative law officer's abatement order issued under this section shall be subject to the penalties set forth in Section 2-14-100 of this code. In addition, upon the failure to comply with the administrative law officer's order, unless stayed by a court of competent jurisdiction, the commissioner of buildings, with the concurrence of the corporation counsel, may seek an order from an administrative law officer authorizing the commissioner to repair, alter, improve, vacate, close, remove or demolish, the building or structure as specified in the administrative law officer's order.

(c) The corporation counsel is authorized to bring an action in a court of competent jurisdiction to abate a public nuisance described in this section. If the court finds that the city has established by a preponderance of the evidence that the building or structure identified in the notice is a public nuisance as described in this section, the court shall enter an order of abatement which requires the owner or owners of record, including beneficial owners of any Illinois land trust, within the time frame specified in the order, to take all reasonable measures necessary to abate the public nuisance. The court's order of abatement may include, but is not limited to: correcting all code violations; altering, repairing or improving the building or structure, rendering the building or structure fit for human use or habitation; vacating or enclosing the building or structure; removing or demolishing the building or structure; the appointment of a receiver; or, if requested by the corporation counsel and reasonable in light of the magnitude of the harm caused or which can reasonably be expected to be caused by the nuisance, the market value of the property in its current condition, and the extent to which the defendant has failed to take effective measures to abate the nuisance, the assignment to the city or to a third party designated by the city or forfeiture to the city of all of the defendant's rights, title and interest in the real estate.

(d) There shall be a rebuttable presumption that the issuance of an order of forfeiture or assignment of all of the defendant's rights, title and interest in the real estate shall be appropriate for any property that is determined to be a nuisance under subparagraphs (a)(1), (a)(2), or (a)(4) of this section. Whenever such an order of forfeiture or assignment issues under this section with respect to a vacant building or a building containing four or fewer residential units, the holder of the first or senior mortgage or lien on the property, disregarding any more senior mortgages or liens held by a unit of government, shall, beginning 60 days after the date the order is issued, be liable for any code violations on the property on and after that date, unless the holder has waived its rights under the mortgage or lien; provided that the 60-day period after which liability attaches may be extended by an administrative law officer or court upon a showing that the mortgage or lienholder has exercised reasonable diligence in abating the nuisance and that additional time is needed to complete the abatement. The holder of such a mortgage or lien shall have the right to take possession of the property in order to effect necessary repairs beginning on the date that an order of forfeiture or assignment issues. In any case in which an order of forfeiture or assignment is sought for property involving a vacant building or a building containing four or fewer residential units, the holder of any first or senior mortgage or lien, disregarding any more senior mortgage or lien held by a unit of government, shall be given notice and an opportunity to intervene as a party.

(e) For any building or structure that is a public nuisance subject to abatement proceedings under this section, the owner, the owner's agent for purposes of managing or controlling or collecting rents on the building or structure, the holder of a mortgage or lien with a right to possession of the building or structure under subsection (d) of this section, and any other person managing or controlling the building or structure shall be fined not less than $200.00 nor more than $1,000.00 for each day the nuisance has existed until the nuisance is abated. The amount of any fine issued under Section 2-14-100 or imposed under this section or under the building code in any proceeding involving a building or structure that is a public nuisance under this section, the cost of the repairs, alterations, improvements, or vacating and enclosing, or removal and demolition by the commissioner of buildings, and the costs of bringing the abatement proceeding under this section, including inspector's and attorney's fees, shall be recoverable from the owner or owners and shall be a lien on the property upon which the building or structure is or was located and shall also be enforceable against any person against whom the order issues as provided by law. Any lien created under this section may, upon a showing of good cause, be waived by the corporation counsel. The lien for the costs of repairs, alterations, improvements, demolition, receivership, vacating or enclosing shall be a first lien upon the real estate and the rents and issues thereof, and shall be superior to all prior assignments of
rents and all prior existing liens and encumbrances, except taxes, and shall be enforced pursuant to applicable law. No license shall be issued relating to the property subject to such lien until the lien is satisfied or, upon a showing of good cause, the lien is waived by the corporation counsel. Nothing in this section shall prevent the city from seeking other remedies for code violations through the use of any other administrative procedure or court proceeding, including the imposition of fines set forth in Section 13-12-040 for violations of the building code.

(f) Any property assigned or forfeited to the city under this section may be disposed of as authorized by the city council.

(Added Coun. J. 8-30-00, p. 40306, § 2; Amend Coun. J. 11-1-05, p. 60443, § 1; Amend Coun. J. 7-39-08, p. 36080, § 3)

§ 13-12-147 Hazardous vacant buildings.

(a) In addition to any other penalty or fine provided for in this code, the owner of any vacant and open buildings, any uncompleted abandoned building, any vacant boarded-up building, or any otherwise enclosed vacant building shall be punished by a term of incarceration of not less than 30 days nor more than 6 months if:

(1) the building: (i) is in violation of Section 13-12-135(d); or (ii) has a violation of any fire, electrical, or building provision of this code, which is imminently dangerous and hazardous; and

(2) as a result of any condition which arose because of the violation, a person suffers a severe injury or death.

(b) For purposes of this section the following definitions apply:

(1) “Vacant” shall have the same meaning ascribed to that term in Section 13-12-125.

(2) “Open” means a building that has any door, window or wall missing, unsecured, or has any other opening allowing entry by a human being.

(3) “Severe injury” means any physical injury that results in loss of soft tissue; a broken bone; hospital admittance; impairment of any bodily function; or disfiguring laceration.

(Added Coun. J. 2-9-11, p. 112125, §1)

§ 13-12-150 Severability.

If any provision of this chapter, or the application of any provision hereof to any person or circumstance is held invalid, the invalidity of that provision or application shall not affect any of the other provisions of this chapter or the application of that provision to persons or circumstances other than those as to which it is held invalid.

(Prior code § 39-14)
Executive Order No. 2011-2

WHEREAS, the people of the City of Chicago are entitled to have absolute faith in the integrity of governmental decisions and it is crucial that individuals who are elected to public office have the trust, respect and confidence of the citizenry; and

WHEREAS, in order to promote public confidence in government and its decision-making, it is necessary that public officials adhere to the highest ethical standards and avoid transactions and circumstances that may compromise or appear to compromise the independence of any City decision; and

WHEREAS, it is essential that the public have confidence that City government and its policies are driven by the City’s best interests; and

WHEREAS, current state statutes and local ordinances governing political contributions prohibit anonymous political contributions or contributions in the names of other persons and prohibit anyone from compelling, coercing or intimidating another into making political contributions; and

WHEREAS, the provisions of this Order represent a message to every Chicagoan that the City’s Mayor is committed to a city administration based on the highest ethical standards; and

WHEREAS, by this Order, an unmistakable message about ethical conduct will be conveyed; now, therefore,

I, RAHM EMANUEL, Mayor of the City of Chicago, do hereby order as follows:

1. Definitions

“Contribution” means a “political contribution” as defined in Section 2-156-010 of the Municipal Code of Chicago.

“Lobbyist” means a person who is registered as a lobbyist with the Board of Ethics pursuant to Chapter 2-156 of The Municipal Code of Chicago.

“Political Fundraising Committee” means a “political fundraising committee” as defined in Section 2-156-010 of the Municipal Code of Chicago.
2. **Violations**

It shall be a violation of this Order for any Lobbyist to make a Contribution of any amount to the Mayor or to his Political Fundraising Committee.

3. **Enforcement**

The Board of Ethics shall not accept a lobbyist registration statement from any person who it finds to have violated this Order.

4. **General Provisions**

   a. If any provision of this Order or the application of such provision is held to be invalid, the remainder of this Order and other dissimilar applications of such provision shall not be affected.

   b. Nothing in this Order shall be construed to impair or otherwise affect authority granted by law to a department, agency, board or the head thereof.

   c. This Order shall be implemented consistent with applicable law.

   d. This Order is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the City of Chicago, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

5. **Effective Date**

This Order shall take effect upon its execution and filing with the City Clerk.

\[Signature\]

Mayor

Received and filed May 14, 2011

\[Signature\]

City Clerk

2
Executive Order No. 2011-4

WHEREAS, the people of the City of Chicago are entitled to have absolute faith in the integrity of governmental decisions and it is crucial that individuals who are elected to public office have the trust, respect and confidence of the citizenry; and

WHEREAS, in order to promote public confidence in government and its decision-making, it is necessary that public officials and contractors adhere to the highest ethical standards and avoid transactions and circumstances that may compromise or appear to compromise the independence of any City decision; and

WHEREAS, it is essential that the public have confidence that the selection of City contractors is based on merit and have trust in the processes by which taxpayer dollars are spent; and

WHEREAS, these laws currently prohibit employees from accepting political contributions from persons doing business with the City, soliciting political contributions on City time or performing any other political activity on City time; and

WHEREAS, current state statutes and local ordinances governing political Contributions prohibit anonymous political contributions or contributions in the names of other persons and prohibit anyone from compelling, coercing or intimidating another into making political contributions; and

WHEREAS, this Order places an even greater restriction on the mayor and on City contractors by prohibiting City contractors, owners of City contractors, spouses or domestic partners of owners of City Contractors, subcontractors to a City contractor on a City contract, owners of subcontractors to a City Contractor on a City contract, and spouses or domestic partners of owners of subcontractors to a City contractor on a City contract from making Contributions of any amount to the mayor; and

WHEREAS, the provisions of this Order represent a message to every Chicagoan that the City’s Mayor is committed to a City administration and a contract and procurement process based on the highest ethical standards; and

WHEREAS, by this Order, an unmistakable message about ethical conduct will be conveyed; now, therefore,
I, RAHM EMANUEL, Mayor of the City of Chicago, do hereby order as follows:

1. **Definitions**

For purposes of this Order,

"City Contractor" means a person who or entity that has submitted a bid for or enters into a Contract with the City.

"Contract" means any agreement with the City that is (i) formed under the authority of chapter 2-92 of the Municipal Code of Chicago; (ii) for the purchase, sale or lease of real or personal property; or (iii) for materials, supplies, equipment or services which are approved and/or authorized by the City council.

"Contribution" means a "political contribution" as defined in Chapter 2-156 of the Municipal Code of Chicago, as amended.

"Owner" means any person with an ownership or beneficial interest in an entity of more than seven and one-half percent.

"Political Fundraising Committee" means a "political fundraising committee" as defined in Chapter 2-156 of the Municipal Code of Chicago, as amended.

2. **Violations**

Any one or more of the following shall be a violation of this Order:

1. For any City Contractor to make a Contribution of any amount to the mayor or to his Political Fundraising Committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor's Contract is being sought or negotiated.

2. For the owner of any City Contractor to make a Contribution of any amount to the mayor or to his Political Fundraising Committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor’s Contract is being sought or negotiated.

3. For the spouse or domestic partner of the owner of any City Contractor to make a Contribution of any amount to the mayor or to his Political Fundraising Committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor’s Contract is being sought or negotiated.
(4) For a subcontractor of any City Contractor on a City Contract to make a Contribution of any amount to the mayor or to his Political Fundraising Committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor’s Contract is being sought or negotiated.

(5) For the owner of any subcontractor of any City Contractor on a City Contract to make a Contribution of any amount to the mayor or to his political fundraising committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor’s Contract is being sought or negotiated.

(6) For the spouse or domestic partner of any owner of any subcontractor of any City Contractor on a City Contract to make a Contribution of any amount to the mayor or to his Political Fundraising Committee during the bid or other Contract solicitation process, including any time after a Contract is awarded but before the start of the contract, and/or the term of any Contract between the City and City Contractor or any period during which an extension of the City Contractor’s Contract is being sought or negotiated.

(7) For any City Contractor or subcontractor to a City Contractor on a City Contract to coerce, compel or intimidate its employees to make a Contribution of any amount to the mayor or to his Political Fundraising Committee.

(8) For any City Contractor or subcontractor to a City Contractor on a City Contract to reimburse its employees for a Contribution of any amount made to the mayor or to his Political Fundraising Committee.

(9) For any City Contractor or subcontractor to a City Contractor on a City Contract to bundle or solicit others to bundle Contributions to the mayor or to his Political Fundraising Committee. For purposes of this Order, “bundle” shall mean to collect Contributions from more than one source which are then delivered by one person to the mayor or to his Political Fundraising Committee.

(10) For any City Contractor, owner of a City Contractor, spouse or domestic partner of an owner of a City Contractor, subcontractor to a City Contractor on a City contract, owner of a subcontractor of a City Contractor on a City contract, or spouse or domestic partner of an owner of a subcontractor of a City Contractor on a City Contract to engage in any conduct whatsoever designed to intentionally violate the provisions of this Executive Order or to entice, direct or solicit others to intentionally violate the provisions of this Executive Order.

3. **Penalty**

In addition to any other penalty authorized by law, any Contract negotiated, entered into, or performed in violation of any of the provisions of this Order shall be terminable by the City.
Any bid or proposal submitted in violation of any of the provisions of this Order shall be subject to rejection by the City.

4. Effective Date

This Order shall take effect upon its execution and filing with the City Clerk.

[Signature]
Mayor

Received and filed May 16, 2011

[Signature]
City Clerk
GEOGRAPHIC DEFINITION OF NEIGHBORHOODS FOR THE CITY OF CHICAGO

County: Cook County (031)
MCD/CCD: Chicago City (030)
Place: Chicago City (1051)

| Community Area 01 - ROGERS PARK | Tracts: | 101.00 | 102.01 | 102.02 | 103.00 | 104.00 | 105.01 | 105.02 | 105.03 | 106.00 |
|                                |        | 107.01 | 107.02 | 8306.00 |

| Community Area 02 - WEST RIDGE  | Tracts: | 201.00 | 202.00 | 203.01 | 203.02 | 204.00 | 205.00 | 206.01 | 206.02 |
|                                |        | 207.01 | 207.02 | 208.01 | 208.02 | 209.01 | 209.02 |

| Community Area 03 - UPTOWN     | Tracts: | 310.00 | 311.00 | 312.00 | 313.00 | 314.00 | 315.01 | 315.02 | 317.00 | 318.00 |
|                                |        | 319.00 | 321.00 | 8307.00 |

| Community Area 04 - LINCOLN SQUARE | Tracts: | 401.00 | 402.01 | 402.02 | 403.00 | 404.01 | 404.02 | 406.00 | 407.00 | 408.00 |
|                                    |        | 409.00 | 8308.00 |

| Community Area 05 - NORTH CENTER | Tracts: | 501.00 | 502.00 | 503.00 | 505.00 | 506.00 | 507.00 | 508.00 | 509.00 | 510.00 |
|                                   |        | 511.00 | 512.00 | 513.00 | 514.00 | 8437.00 |

| Community Area 06 - LAKE VIEW    | Tracts: | 601.00 | 602.00 | 603.00 | 604.00 | 605.00 | 608.00 | 609.00 | 610.00 | 611.00 |
|                                   |        | 612.00 | 615.00 | 618.00 | 619.01 | 619.02 | 620.00 | 621.00 | 622.00 | 623.00 |
|                                   |        | 624.00 | 625.00 | 626.00 | 627.00 | 628.00 | 629.00 | 630.00 | 631.00 | 632.00 |
|                                   |        | 633.01 | 633.02 | 633.03 | 634.00 | 8319.00 | 8320.00 | 8321.00 |

| Community Area 07 - LINCOLN PARK | Tracts: | 701.01 | 701.02 | 701.03 | 702.00 | 703.00 | 704.00 | 705.00 | 706.00 | 707.00 |
|                                  |        | 710.00 | 711.00 | 712.00 | 713.00 | 714.00 | 715.00 | 716.00 | 717.00 | 718.00 |
|                                  |        | 8325.00 | 8326.00 |

| Community Area 08 - NEAR NORTH SIDE | Tracts: | 801.00 | 802.01 | 802.02 | 803.00 | 804.00 | 810.00 | 811.00 | 812.01 | 812.02 |
|                                   |        | 813.00 | 814.01 | 814.02 | 814.03 | 815.00 | 816.00 | 817.00 | 818.00 | 819.00 |
|                                   |        | 8383.00 | 8422.00 |

| Community Area 09 - EDISON PARK  | Tracts: | 901.00 | 902.00 | 903.00 |

102
<p>| Community Area 10 - NORWOOD PARK | Tracts: 1001.00 1002.00 1003.00 1004.00 1005.00 1006.00 1007.00 8104.00 |
| Community Area 11 - JEFFERSON PARK | Tracts: 1101.00 1102.00 1103.00 1104.00 1105.01 1105.02 |
| Community Area 12 - FOREST GLEN | Tracts: 1201.00 1202.00 1203.00 1204.00 |
| Community Area 13 - NORTH PARK | Tracts: 1301.00 1302.00 1303.00 8318.00 |
| Community Area 14 - ALBANY PARK | Tracts: 1401.00 1402.00 1403.01 1403.02 1404.00 1405.00 1406.01 1406.02 1407.01 1407.02 1408.00 |
| Community Area 15 - PORTAGE PARK | Tracts: 1502.00 1503.00 1504.01 1504.02 1505.01 1505.02 1506.00 1507.00 1508.00 1510.01 1510.02 1511.00 1512.00 8317.00 |
| Community Area 16 - IRVING PARK | Tracts: 1601.00 1602.00 1603.00 1604.00 1605.01 1605.02 1606.01 1606.02 1607.00 1608.00 1609.00 1610.00 1611.00 1612.00 1613.00 |
| Community Area 17 - DUNNING | Tracts: 1701.00 1702.00 1703.00 1704.00 1705.00 1706.00 1707.00 1708.00 1709.00 1710.00 1711.00 |
| Community Area 18 - MONTCLARE | Tracts: 1801.00 8316.00 |
| Community Area 19 - BELMONT CRAGIN | Tracts: 1901.00 1902.00 1903.00 1904.01 1904.02 1906.01 1906.02 1907.01 1907.02 1908.00 1909.00 1910.00 1911.00 1912.00 1913.01 1913.02 8315.00 |
| Community Area 20 - HERMOSA | Tracts: 2001.00 2002.00 2003.00 2004.01 2004.02 8312.00 |
| Community Area 21 - AVONDALE | Tracts: 2101.00 2104.00 2105.01 2105.02 2106.01 2106.02 2107.00 2108.00 2109.00 8311.00 |
| Community Area 22 - LOGAN SQUARE | Tracts: 2203.00 2204.00 2205.00 2206.01 2206.02 2207.01 2207.02 2209.01 2209.02 2210.00 2211.00 2212.00 2213.00 2214.00 2215.00 2216.00 2222.00 2225.00 2226.00 2227.00 2228.00 2229.00 8309.00 8310.00 8322.00 8323.00 8324.00 |</p>
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105
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| | 4911.00 4912.00 4913.00 4914.00 8340.00 |
| Community Area 50 - PULLMAN | 5001.00 5002.00 5003.00 |
| Community Area 51 - SOUTH DEERING | 5101.00 5102.00 5103.00 8388.00 |
| Community Area 52 - EAST SIDE | 5201.00 5202.00 5203.00 5204.00 5205.00 5206.00 |
| Community Area 53 - WEST PULLMAN | 5301.00 5302.00 5303.00 5304.00 5305.01 5305.02 5305.03 5306.00 8214.02 |
| Community Area 54 - RIVERDALE | 5401.01 5401.02 |
| Community Area 55 - HEGEWISCH | 5501.00 5502.00 |
| Community Area 56 - GARFIELD RIDGE | 5601.00 5602.00 5603.00 5604.00 5607.00 5608.00 5609.00 5610.00 5611.00 |
| | 8352.00 9801.00 |
| Community Area 57 - ARCHER HEIGHTS | 5701.00 5702.00 5703.00 5704.00 5705.00 |
| Community Area 58 - BRIGHTON PARK | 5801.00 5802.00 5803.00 5804.00 5805.01 5805.02 5806.00 5807.00 5808.00 |
| | 8428.00 |
| Community Area 59 - MCKINLEY PARK | 5905.00 5906.00 5907.00 8403.00 8404.00 |
| Community Area 60 - BRIDGEPORT | 6004.00 6006.00 6007.00 6009.00 8397.00 8398.00 8399.00 8400.00 8401.00 |
| | 8402.00 |
| Community Area 61 - NEW CITY | 6103.00 6104.00 6108.00 6110.00 6111.00 6112.00 6113.00 6114.00 6115.00 |
| | 6116.00 6117.00 6118.00 6119.00 6120.00 6121.00 8426.00 8438.00 |
Community Area 62 - WEST ELSDON
6201.00 6202.00 6203.00 6204.00

Community Area 63 - GAGE PARK
6301.00 6302.00 6303.00 6304.00 6305.00 6308.00 6309.00 8351.00

Community Area 64 - CLEARING
6401.00 6403.00 6404.00 6405.00 6406.00 6407.00 6408.00

Community Area 65 - WEST LAWN
6501.00 6502.00 6503.01 6503.02 6504.00 6505.00

Community Area 66 - CHICAGO LAWN
6603.01 6603.02 6604.00 6605.00 6606.00 6607.00 6608.00 6609.00 6610.00
6611.00 8350.00

Community Area 67 - WEST ENGLEWOOD
6701.00 6702.00 6703.00 6704.00 6705.00 6706.00 6707.00 6708.00 6709.00
6711.00 6712.00 6713.00 6714.00 6715.00 6716.00 6718.00 6719.00 6720.00
8349.00

Community Area 68 - ENGLEWOOD
6805.00 6806.00 6809.00 6810.00 6811.00 6812.00 6813.00 6814.00 8346.00
8347.00 8348.00

Community Area 69 - GREATER GRAND CROSSING
6903.00 6904.00 6905.00 6909.00 6910.00 6911.00 6912.00 6913.00 6914.00
6915.00 8418.00 8425.00

Community Area 70 - ASHBURN
7001.00 7002.00 7003.01 7003.02 7004.01 7004.02 7005.01 7005.02

Community Area 71 - AUBURN GRESHAM
7101.00 7102.00 7103.00 7104.00 7105.00 7106.00 7107.00 7108.00 7109.00
7110.00 7111.00 7112.00 7113.00 7114.00 7115.00

Community Area 72 - BEVERLY
7201.00 7202.00 7203.00 7204.00 7205.00 7206.00 7207.00

Community Area 73 - WASHINGTON HEIGHTS
7301.00 7302.01 7302.02 7303.00 7304.00 7305.00 7306.00 7307.00

Community Area 74 - MOUNT GREENWOOD
7401.00 7402.00 7403.00 7404.00

Community Area 75 - MORGAN PARK
7501.00 7502.00 7503.00 7504.00 7505.00 7506.00 8233.04
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