**Section 140.70 Prohibited Activities**

a) A licensee shall not take:

1) Any contract, promise to pay, or other instrument which has any blank spaces when signed by a debtor;

2) Any negotiable instrument for the licensee's charges;

3) Any note, wage assignment, real estate or chattel mortgage, or other security to secure the licensee's charges;

4) Any confession of judgement or power of attorney to confess judgement against the debtor or to appear for the debtor in a judicial proceedings;

5) Any real or personal property as security for payment of a fee;

6) Concurrent with the signing of the contract or as part of the application for the contract a release of any obligation to be performed on the part of the licensee.

b) A licensee shall not take an appointment as attorney in fact or power of attorney.

c) Licensees shall not take any legal instrument from the debtor other than the service contract and authorized rider.

d) The licensee shall not accept a fee directly, or indirectly, from any person or other entity in exchange for referring potential customers.

e) No fees shall be paid directly, or indirectly, to an attorney, lending institutions, or any other source for the referral of customers.

f) A licensee shall not solicit or require a debtor to purchase, or agree to purchase, any policy of insurance.

g) A licensee shall not lend money or extend credit or include in the contract any debts not established prior to the execution of the contract.

h) No advance of the licensee's funds on the debtor's behalf shall be made by a licensee to any creditor or to the debtor.

(Source: Amended at 22 Ill. Reg. 12550, effective July 6, 1998)