**Section 160.90 Cancellation and Return of Documents**

All original legal documents executed by the obligor evidencing indebtedness shall be cancelled and returned to the obligor promptly following the renewal or payment in full. Where original documents are not available, a licensee shall substitute copies reproduced from any medium or format which accurately reproduces the original documents. Continuing security agreements shall be retained until subsequent debts are paid in full. If an executed copy of a legal document is retained following payment in full or renewal, it must be clearly indicated by physical or digital method as "PAID" or "CANCELLED" or "RENEWED", indicating the date of payment, cancellation, or renewal. Copies clearly identified with the legend "COPY NOT NEGOTIABLE" or similar language, may be used in lieu of this requirement.

(Source: Amended at 47 Ill. Reg. 9324, effective June 20, 2023)