**Section 1050.1345 Representative at Closing**

No licensee may require a borrower to be present personally at the closing of a residential mortgage loan, if the borrower is willing to execute all the loan documents in advance and will be represented at the closing by an attorney. A licensee shall make reasonable efforts to accommodate a borrower who makes a request to execute the loan documents in advance. A borrower who chooses not be at the closing personally may be charged reasonable additional fees, such as a document preparation fee to cover additional expenses.

(Source: Amended at 29 Ill. Reg. 14808, effective September 26, 2005)