

Consumer Protection Notice

Your Rights as a Consumer of Real Estate Services in Illinois

Effective: May 2026 | Spinnato & Associates Real Estate

Real estate licensees in Illinois are regulated by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Real Estate. This notice provides information about your rights as a consumer, how to verify a licensee's standing, and how to file a complaint if you believe a real estate professional has acted improperly.

Who Regulates Real Estate in Illinois

The Illinois Department of Financial and Professional Regulation (IDFPR), through its Division of Real Estate, administers and enforces the Illinois Real Estate License Act of 2000 (225 ILCS 454/). The Division licenses and regulates managing brokers, brokers, leasing agents, real estate firms, real estate appraisers, and home inspectors.

Verifying a License

Before working with any real estate professional, you have the right to verify that they hold a current, valid license in good standing. License status, including any disciplinary history, can be checked free of charge through the IDFPR online license lookup at idfpr.illinois.gov.

Claudia Spinnato
Designated Managing Broker, Spinnato & Associates Real Estate
Illinois Real Estate License: [IL License # — insert before publishing]
Licensed in the State of Illinois since 2018

Required Disclosures

Under Illinois law, real estate licensees are required to provide consumers with certain disclosures during a transaction, including:

- **Designated Agency Disclosure** — provided in writing before the licensee begins working as your designated agent.
- **Disclosure and Consent to Dual Agency** — required in writing when the same licensee or brokerage represents both buyer and seller in a transaction.
- **Residential Real Property Disclosure Report** — completed by the seller and provided to the buyer before the contract is signed (under 765 ILCS 77/).
- **Illinois Radon Disclosure** — including the IEMA radon pamphlet, required to be provided before contract under the Illinois Radon Awareness Act (420 ILCS 46/).
- **Federal Lead-Based Paint Disclosure** — required for homes built before 1978.

Filing a Complaint

If you believe an Illinois real estate licensee has violated the Real Estate License Act, engaged in dishonest or unethical conduct, or otherwise harmed you in a real estate transaction, you may file a complaint with the IDFPR. Complaints are reviewed by the Division of Real Estate and may result in investigation, disciplinary action, or referral for prosecution.

How to file:

Method	Details
Online	idfpr.illinois.gov/admin/dpr/complaints.asp
Mail	Illinois Department of Financial and Professional Regulation Department of Professional Regulation Complaint Intake Unit 320 West Washington Street, 3rd Floor Springfield, IL 62786
Phone (intake)	1-800-560-6420

Real Estate Recovery Fund

The Illinois Real Estate Recovery Fund, established under Article 20 of the Real Estate License Act, may provide limited compensation to consumers who have obtained a final court judgment against an Illinois real estate licensee for actions covered by the Act and who are unable to collect on that judgment. Eligibility, deadlines, and maximum recovery amounts are set by statute. For details, contact the IDFPR or consult an attorney.

Consumer Fraud and Deceptive Practices

Illinois consumers are also protected under the Consumer Fraud and Deceptive Business Practices Act (815 ILCS 505/), which prohibits unfair methods of competition and deceptive acts in the conduct of any trade or commerce, including real estate transactions. Complaints may be filed with the Office of the Illinois Attorney General Consumer Protection Division at illinoisattorneygeneral.gov or by calling 1-800-386-5438.

Our Commitment

At Spinnato & Associates Real Estate, we believe consumer protection begins with transparency. We are committed to clear communication, full disclosure of material information, prompt return of inquiries, and ethical practice in every transaction. If you have any concern — large or small — about how your transaction is being handled, please contact Claudia Spinnato directly so we can address it immediately.

Spinnato & Associates Real Estate

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Illinois Real Estate License: [IL License # — insert before publishing]

This notice is provided as a courtesy to consumers and summarizes selected provisions of Illinois law as of the effective date above. It is not legal advice. Statutes and agency procedures are subject to change. For complete and current information, contact the IDFPR or consult a licensed Illinois attorney.