

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
COUNTY DEPARTMENT, CHANCERY DIVISION
MORTGAGE FORECLOSURE/MECHANICS LIEN SECTION

Plaintiff(s),
v.
Defendant(s).
No.

AFFIDAVIT OF AMOUNTS DUE AND OWING

I,
am a of
I have authority to make this statement on its behalf because

(Identify whether you are a custodian of records or a person familiar with the business and its mode of operation; if you are a person familiar with the business and its mode of operation, explain how you are familiar with the business and its mode of operation). If called to testify at the trial of this matter, I could competently testify as to the facts contained in this affidavit.

(If the loan was previously serviced by another entity, the affidavit should provide as follows for the most recent transfer of servicing rights: (name of the bank) acquired the servicing rights for the Defendant's loan on, from (name of prior institution). At the time of this transfer, the Defendant's loan was current, OR in default in the amount of \$).

The amount due is based on my review of the following records:

A true and accurate copy of the payment history and any other document I reviewed when making this calculation is attached to this affidavit (this sentence would only be included if applicable).

(name of the bank)
uses (name of the computer program/software) to automatically record and track mortgage payments. This type of tracking and accounting program is recognized as standard in the industry. When a mortgage payment is received, the following procedure is used to process and apply the

payment, and to create the records I reviewed: \_\_\_\_\_

(include the source of the information, method and time of preparation of the record to establish that the computer program produces an accurate record). The record is made in the regular course of

\_\_\_\_\_’s (name of bank) business.

In the case at bar, the entries reflecting the Defendant’s payments were made in accordance with the procedure detailed above, and these entries were made at or near the time that the payment was received. \_\_\_\_\_

\_\_\_\_\_ (name of the computer program/software) accurately records mortgage payments when properly operated.

In the case at bar, \_\_\_\_\_ (name of the computer program/software) was properly operated to accurately record the Defendant’s mortgage payments.

Based on the foregoing, \_\_\_\_\_

failed to pay amounts due under the Note, and the amount due and owing as of \_\_\_\_\_, \_\_\_\_\_ is:

Principal	\$ _____
Interest	\$ _____
Pro Rata MIP/PMI	\$ _____
Escrow Advance	\$ _____
Late Charges	\$ _____
Pro Rata MIP/PMI	\$ _____
NSF Charges	\$ _____
Property Maintenance	\$ _____
Property Inspections	\$ _____
BPO	\$ _____
GROSS AMOUNT DUE	\$ _____
Less/Plus balance in reserve accounts	\$ _____
NET AMOUNT DUE	\$ _____

AFFIANT STATES NOTHING MORE.

If executed within the boundaries of Illinois, the affidavit may be signed pursuant to Section 1-109 of the Illinois Code of Civil Procedure rather than being notarized.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, 735 ILCS 5/1-109, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.

BY: \_\_\_\_\_  
Affiant

Subscribed and sworn to before me this

\_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

by \_\_\_\_\_  
Notary Public (Print name)

\_\_\_\_\_  
Notary Public (Signature)

State of \_\_\_\_\_

My Commission expires: \_\_\_\_\_, \_\_\_\_\_

Personally Known **OR**  Produced Identification

Type of Identification Produced: \_\_\_\_\_