

IN THE CIRCUIT COURT OF THE \_\_\_\_\_ JUDICIAL CIRCUIT

AND FOR \_\_\_\_\_ COUNTY, ILLINOIS

«PLAINTIFF», )  
Plaintiff, )  
vs. ) NO.  
«DEFENDANT(S)». )  
Defendant(s). )

**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: \_\_\_\_\_ (name of the bank) acquired the servicing rights for the Defendant's loan  
on \_\_\_\_\_ (date) from \_\_\_\_\_ (name of the prior institution). At the time of this  
transfer, the Defendant's loan was \_\_\_\_\_ (current, or state the amount by which the loan was in  
default at the time of the transfer).]

The following amount due is based on my review of the payment history and  
\_\_\_\_\_ (identify the appropriate books, records, and/or

other documents in addition to the payment history that the undersigned reviewed and/or relied upon in drafting this affidavit). A true and accurate copy of each document I relied upon is attached to this affidavit.

\_\_\_\_\_ (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 attached payment history: \_\_\_\_\_ (Include the source of the information, method and time of preparation of the record to establish that the computer program produces an accurate payment history). The payment history is made in the regular course of \_\_\_\_\_'s (name of the bank) business as these records are used for \_\_\_\_\_ (i.e., explain why the records amount to business records). 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 because \_\_\_\_\_ (explain the quality control checks that were used to ensure accuracy).

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	\$
NSF Charges	\$
Property Maintenance	\$
Property Inspections	\$
BPO	\$
GROSS AMOUNT DUE	\$
Less/Plus balance in reserve accounts	\$
NET AMOUNT DUE	\$ _____

AFFIANT STATES NOTHING MORE.<sup>1</sup>

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

AFFIANT

Subscribed and sworn to before me this

\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

by \_\_\_\_\_.

\_\_\_\_\_

Notary Public

State of Illinois

My Commission expires: \_\_\_\_\_, 20\_\_

<sup>1</sup> This affidavit provides a form for establishing only the amounts due and owing on the borrower's loan. It is not intended to relieve the foreclosing party from establishing other evidentiary requirements in connection with proving the allegations contained in its complaint as appropriate, including but not limited to the party's right to enforce the instrument of indebtedness if applicable.

.....Personally Known \_\_\_\_\_ **OR** Produced Identification \_\_\_\_\_.

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