

STATE OF ILLINOIS

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

\_\_\_\_\_ COUNTY

_____,	)	
	)	Plaintiff,
	)	
vs.	)	Case No. _____ - LM - _____
	)	
_____,	)	
	)	
	)	Defendant.

**ANSWER**

I, \_\_\_\_\_, on my own behalf and in support of my Answer state as follows:

1. That by my records I owe \$\_\_\_\_\_ on the loan which is secured by my home.

2. That I am am behind on my payments because:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

3. That I (check one)

( ) wish to exercise my right of reinstatement by catching up on my missed payments within 90 days from the date I was served or my right of redemption by paying the total amount due within 210 days of the date I was served or 90 days after a judgment is entered by this court.

( ) will consent to the foreclosure and will waive my rights of reinstatement and redemption if Plaintiff is willing to waive any and all rights they may have to a deficiency judgment against me and against all other persons liable for the indebtedness or other obligations secured by the mortgage.

\_\_\_\_\_  
\_\_\_\_\_

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, 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 she verily believes the same to be true.

\_\_\_\_\_  
\_\_\_\_\_

Attorney Name: \_\_\_\_\_  
Representing: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_