

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

	)	
	)	
<b>Plaintiff(s),</b>	)	<b>Case number:</b>
	)	
v.	)	<b>District Judge:</b>
	)	
	)	<b>Magistrate Judge:</b>
<b>Defendant(s)</b>	)	

**ANSWER TO COMPLAINT TO FORECLOSE MORTGAGE**

To: (Plaintiff's Attorney):

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

1. I admit Paragraph(s) \_\_\_\_\_ of the Complaint to Foreclose Mortgage.
2. I deny Paragraph(s) \_\_\_\_\_ of the Complaint to Foreclose Mortgage.
3. I have insufficient information with which to admit or deny Paragraph(s) \_\_\_\_\_ of the Complaint to Foreclose Mortgage and therefore neither admit nor deny those paragraphs but demand strict proof therein.
4. According to my records, I owe \$ \_\_\_\_\_ on the loan which is secured by home.
5. I am behind on payments because:

6. 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
- wish to exercise my right of redemption by paying the total amount due within 210 days of the date which I was served or 90 days after a judgment is entered by this court, or
- will consent to the foreclosure and will waive my rights of reinstatement and redemption. I understand that in return, Plaintiff is willing to waive any and all rights it may have to a deficiency judgment against me and against all other persons liable for the indebtedness or other obligations secured by the mortgage.

\_\_\_\_\_, pro se  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

**VERIFICATION**

I, \_\_\_\_\_, certify under penalty of perjury, that I have read the foregoing Verified Answer to Complaint and the statements set forth are true and correct.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_

Atty No.: \_\_\_\_\_