

STATE OF ILLINOIS
COUNTY OF COOK

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS,
- COUNTY DEPARTMENT - CHANCERY DIVISION -

BANK OF AMERICA, N.A.

Plaintiff,

IESHIA E HAYNES, SECRETARY OF HOUSING AND
URBAN DEVELOPMENT, UNKNOWN OWNERS AND
NON-RECORD CLAIMANTS
Defendant(s).

Case No. 2016 CH 05040

Cal No.: 63

Property Address:
10721 S PROSPECT AVE
CHICAGO, IL 60643

AFFIDAVIT OF AMOUNTS DUE AND OWING

I, _____, hereby deposes and affirms under oath:

I am employed as a _____ for Carrington Mortgage Services, LLC, servicer and attorney-in-fact for Plaintiff, Bank of America, N.A.. I have authority to make this affidavit because I am a person familiar with the business and its mode of operation. In the regular performance of my job functions at Carrington Mortgage Services, LLC, I am familiar with the business records maintained by Carrington Mortgage Services, LLC for the purpose of servicing mortgage loans, collecting payments and pursuing any delinquencies. Carrington Mortgage Services, LLC's, Servicing Records typically include electronic data compilations and imaged documents pertaining to the loans it services.

To the extent that the business records of the loan in this matter were created by a prior servicer, the prior servicer's records for the loan were integrated and boarded into Carrington Mortgage Services, LLC's, systems, such that the prior servicer's records concerning the Loan are now part of Carrington Mortgage Services, LLC's, business records. Carrington Mortgage Services, LLC, maintains quality control and verification procedures as part of the boarding process to ensure the accuracy of the boarded records. It is the regular business practice of Carrington Mortgage Services, LLC, to integrate the prior servicer's records into Carrington Mortgage Services, LLC's, business records, and to rely upon the accuracy of those boarded records in providing its loan servicing functions. These prior servicer records are integrated and relied upon by Carrington Mortgage Services, LLC, as part of Carrington Mortgage Services, LLC's, business records.

Based on my training and personal knowledge of the processes by which they are created and maintained, Carrington Mortgage Services, LLC's, Servicing Records were made at or near the time by, or from

information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the ordinary course of business activity regularly conducted by Carrington Mortgage Services, LLC. It is the regular practice of Carrington Mortgage Services, LLC's, mortgage servicing business to make and update its Servicing Records. If called to testify at the trial of this matter, I could competently testify as to the facts contained in this affidavit.

Carrington Mortgage Services, LLC acquired the servicing rights from the Defendant's loan on _____ from Bank of America N.A.. At the time of this transfer, the Defendant's loan had an unpaid principal balance of \$_____.

The amount due is based on my review of the following records: _____. A true and accurate copy of these records, which I used when making this calculation is attached to this affidavit.

Carrington Mortgage Services, LLC, uses _____ 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: Each entry in the records is made contemporaneously with the corresponding event by Carrington Mortgage Services, LLC's, personnel with direct knowledge thereof, acting in the regular course of business and not in anticipation of litigation.

The record is made in the regular course of Carrington Mortgage Services, LLC's 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 the payment was received.

_____ software accurately records mortgage payments when properly operated. In the case at bar, _____ software was properly operated to accurately record the Defendant's mortgage payments.

Based on the foregoing, IESHIA E HAYNES failed to pay amounts due under the Note, and the amount due and owing as of 02/01/2018, is:

- | | |
|---------------------|--------------|
| ● Principal | \$190,507.06 |
| ● Interest | \$20,241.30 |
| ● Escrow Advance | \$16,617.63 |
| ● County Tax | \$7,451.26 |
| ● MIP/PMI | \$2,946.46 |
| ● Hazard Insurance | \$12,054.00 |
| ● Beginning Balance | (\$3,310.65) |
| ● Payments | (\$2,523.44) |
| ● FHA Premiums | \$257.70 |

● Property Inspections	\$365.00
GROSS AMOUNT DUE	\$227,988.69
Unapplied/Suspense	(\$101.64)
NET AMOUNT DUE	\$227,887.05

plus reasonable attorney's fees and costs.

The Servicing Records pertaining to Defendant, IESHIA E HAYNES, account further reveal that there has been a default in the Defendant's Note and Mortgage, and that sufficient and certified moneys to cure the default have not been tendered, nor have there been any agreed extensions, modifications or agreements between the parties to delay this foreclosure action.

Under penalties as provided by law pursuant to §1-109 of the Code of Civil Procedure, I certify that the statements herein are true and correct.

Executed at _____, on _____.

Carrington Mortgage Services, LLC, servicer and attorney-in-fact for Plaintiff, Bank of America, N.A.

Name: _____

Title: _____

AFFIANT STATES NOTHING MORE

STATE OF _____)
COUNTY OF _____) SS:

Subscribed and Sworn to before me on _____.

NOTARY PUBLIC

Prepared By:
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