

AOI COVER SHEET

Loan No.: 0500002977

Borrowers: BENJAMIN A KADOLPH DALIA M KADOLPH

File No.: 17-02790

Property Address: 2021 LYNDHURST LN, AURORA, IL 60503

Please return executed ILLINOIS affidavits with all attachments to:

**Marinosci Law Group, P.C.
134 N. LaSalle St., Ste. 1900.
Chicago IL 60602**

If there are questions, please contact: Claudia Liendo
cliendo@mlg-defaultlaw.com
(312)-940-8580

A hearing date for a motion for judgment of foreclosure has not yet been set. Please execute and return the attached affidavit as soon as possible.

Please attach to this affidavit all business records used in completing this affidavit.

IMPORTANT NOTE:

PLEASE BE ADVISED THAT FIRM WILL NOT ADD ATTORNEY'S FEES AND COSTS TO THIS AOI AS THEY ARE INCLUDED IN A SEPARATE ATTORNEYS' FEES/COSTS AFFIDAVIT AND FILED AT TIME OF JUDGMENT.

TOTAL AMOUNT REMOVED: \$7,507.75 Foreclosure Fees and Costs

STATE OF ILLINOIS
COUNTY OF KENDALL

IN THE CIRCUIT COURT OF THE 16TH JUDICIAL CIRCUIT,
KENDALL COUNTY, YORKVILLE, ILLINOIS

SELENE FINANCE LP

Plaintiff,
vs

DALIA M KADOLPH A/K/A DALIA
KADOLPH, BENJAMIN A KADOLPH, THE
ACCESS GROUP, INC., THE SUMMERLIN
HOMEOWNERS ASSOCIATION, UNKNOWN
OWNERS AND NON-RECORD CLAIMANTS

Defendant(s).

Case No.: 17 CH 195

Property Address:
2021 LYNDHURST LN
AURORA, IL 60503

AFFIDAVIT OF AMOUNTS DUE AND OWING

1) I, _____, hereby deposes and affirms under oath:

2) I am employed as a _____ for Plaintiff, Selene Finance LP. 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 Selene Finance LP, I am familiar with the business records maintained by Selene Finance LP for the purpose of servicing mortgage loans, collecting payments and pursuing any delinquencies. Selene Finance LP's, Servicing Records typically include electronic data compilations and imaged documents pertaining to the loans it services.

3) 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 Selene Finance LP's, systems, such that the prior servicer's records concerning the Loan are now part of Selene Finance LP's, business records. Selene Finance LP, 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 Selene Finance LP, to integrate the prior servicer's records into Selene Finance LP'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 Selene Finance LP, as part of Selene Finance LP's, business records.

4) Based on my training and personal knowledge of the processes by which they are created and maintained, Selene Finance LP'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 Selene Finance LP. It is the regular practice of Selene Finance LP'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.

5) Selene Finance LP acquired the servicing rights from the Defendant's loan on _____ from _____. At the time of this transfer, the Defendant's loan was _____.

6) 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.

7) Selene Finance LP, uses Fiserv 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 Selene Finance LP's, personnel with direct knowledge thereof, acting in the regular course of business and not in anticipation of litigation.

8) The record is made in the regular course of Selene Finance LP's business. In the case at bar, the entries reflecting the Defendants' payments were made in accordance with the procedure detailed above, and these entries were made at or near the time the payment was received.

9) Fiserv software accurately records mortgage payments when properly operated. In the case at bar, Fiserv software was properly operated to accurately record the Defendants' mortgage payments.

10) Based on the foregoing, DALIA M KADOLPH A/K/A DALIA KADOLPH and BENJAMIN A KADOLPH failed to pay amounts due under the Note, and the amount due and owing as of 04/16/2018, is:

- Principal \$424,305.70
- Interest \$26,277.91
(*Per Diem interest of \$43.54 accrues in accordance with Note*)
- Escrow Advance \$10,441.55
 - Taxes \$8,064.46
 - Hazard Insurance \$2,377.09
- Late Charges \$741.69

● Property Inspections	\$1,273.50
GROSS AMOUNT DUE	\$463,040.35
Credits	(\$4,846.25)
NET AMOUNT DUE	\$458,194.10

plus reasonable attorney's fees and costs.

11) The Servicing Records pertaining to Defendants', DALIA M KADOLPH A/K/A DALIA KADOLPH and BENJAMIN A KADOLPH, account further reveal that there has been a default in the Defendants' 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 _____.

Selene Finance LP,

Signature: _____

Name: _____

Title: _____

AFFIANT STATES NOTHING MORE

STATE OF _____)
) SS:
 COUNTY OF _____)

Subscribed and Sworn to before me on _____.

 NOTARY PUBLIC

Prepared By:
 MARINOSCI LAW GROUP, P.C.
 134 N. LaSalle Street, Suite 1900
 Chicago IL 60602
 Telephone: 312-940-8580
 Facsimile: 401-234-5130
 ARDC No.: 6299506
mlgil@mlg-defaultlaw.com