

Document Execution Coversheet

Date: October 18, 2017

Loan #: 0630808020

File #: 16-06669-FC

Document Type: Affidavit

Borrower: MICHAEL FENWICK

Property Address: 1699 LISA CT, NAPERVILLE, IL 60563

Please execute and return the attached document to:

Marinosci Law Group, P.C.

134 N. LaSalle St. Suite 1900

Chicago, IL 60602

Contact Information for questions:

Alex Ruiz

312.940.8580

Judgment Hearing Scheduled: N/A.

Special Instructions:

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. THIS INCLUDES BPO/BK FEES/USILITIES.**

ILLINOIS JUDGES WILL NOT SIGN/APPROVE A JUDGMENT WITHOUT HAVING AN ESCROW BREAKDOWN THE BREAKDOWN **CANNOT BE REMOVED.**

IF YOU ARE SIGNING THIS AFFIDAVIT, YOU MUST **PERSONALLY** REVIEW THE INFORMATION CONTAINED IN THE AFFIDAVIT FOR ACCURACY AS WELL AS ANY ATTACHED DOCUMENTS. IF THE AFFIDAVIT REFERENCES DOCUMENTS AND YOU DO NOT HAVE THE DOCUMENTS, THEN DO NOT EXECUTE THE AFFIDAVIT AND CONTACT OUR OFFICE IMMEDIATELY TO DISCUSS.

PLEASE USE THE NOTARY SPACE PROVIDED WITHIN THE DOCUMENT AND **DO NOT USE STAND ALONE NOTARY PAGE.** IF NOTARY IS STAND ALONE THE COURT WILL DEEM THE AFFIDAVIT INSUFFICIENT.

STATE OF ILLINOIS
COUNTY OF DU PAGE

IN THE CIRCUIT COURT OF THE 18TH JUDICIAL CIRCUIT,
DU PAGE COUNTY, WHEATON, ILLINOIS

NATIONSTAR MORTGAGE LLC
Plaintiff,
VS

Case No. 16 CH 000992

MICHAEL B FENWICK A/K/A MICHAEL FENWICK,
SECRETARY OF HOUSING & URBAN
DEVELOPMENT, MONISOPHOAN ZUKOWSKI,
UNKNOWN OWNERS AND NON RECORD
CLAIMANTS,
Defendant(s).

Property Address:
1699 LISA CT
NAPERVILLE, IL 60563

AFFIDAVIT OF AMOUNTS DUE AND OWING

I, _____, hereby deposes and affirms under oath:

I am employed as a _____ for Nationstar Mortgage LLC, Plaintiff. 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 Nationstar Mortgage LLC, I am familiar with the business records maintained by Nationstar Mortgage LLC for the purpose of servicing mortgage loans, collecting payments and pursuing any delinquencies. Nationstar Mortgage LLC, 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 Nationstar Mortgage LLC, systems, such that the prior servicer's records concerning the Loan are now part of Nationstar Mortgage LLC, business records. Nationstar Mortgage 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 Nationstar Mortgage LLC, to integrate the prior servicer's records into Nationstar Mortgage LLC, 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 Nationstar Mortgage LLC, as part of Nationstar Mortgage LLC, business records.

Based on my training and personal knowledge of the processes by which they are created and maintained, Nationstar Mortgage LLC, 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 Nationstar Mortgage LLC. It is the regular practice of Nationstar Mortgage LLC, 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.

Nationstar Mortgage LLC acquired the servicing rights from the Defendant's loan on _____ from _____. 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.

Nationstar Mortgage 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 Nationstar Mortgage LLC, 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 Nationstar Mortgage LLC 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, MICHAEL B FENWICK failed to pay amounts due under the Note,
and the amount due and owing as of _____, is:

● Principal	\$162,812.60
● Interest	\$39,458.14
● Escrow Advance	\$33,952.07
● Hazard	\$5,772.00
● Taxes	\$22,931.86
● Previous servicer escrow	\$5,248.21
● Property Inspections	\$90.00
● Streamline Mods	\$8,064.03
GROSS AMOUNT DUE	\$244,376.84
Less/Plus balance in reserve account	\$_____
NET AMOUNT DUE	\$244,376.84

plus reasonable attorney's fees and costs.

The Servicing Records pertaining to Defendant's, MICHAEL B FENWICK 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 _____.

Nationstar Mortgage LLC

Name: _____

Title: _____

AFFIANT STATES NOTHING MORE

STATE OF _____)
) SS:
COUNTY OF _____)

Subscribed and Sworn to before me on _____.

NOTARY PUBLIC

Prepared By:
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