

## AOI Cover Sheet

Loan No.: 0002703142

Borrowers: DAY JR, MARVIN; BANKHEAD-DAY, DANA

File No.: 18-00555

Property Address: 2521 RALEIGH RD, SPRINGFIELD, IL 62704

**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](mailto:cliendo@mlg-defaultlaw.com)

(312)-940-8580

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**.

**EXCLUDED AMOUNTS: \$3776.00 attorney's fees and costs + \$39.00 recording fee (PAY 4 screen) = total \$3815.00**

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.

STATE OF ILLINOIS  
COUNTY OF SANGAMON

IN THE CIRCUIT COURT OF THE 7TH JUDICIAL CIRCUIT,  
SANGAMON COUNTY, SPRINGFIELD, ILLINOIS

PNC BANK, NATIONAL ASSOCIATION

Plaintiff,  
vs.

DANA BANKHEAD-DAY, MARVIN E DAY JR A/K/A  
MARVIN DAY, JR, SECRETARY OF HOUSING AND  
URBAN DEVELOPMENT UNKNOWN OWNERS AND  
NON-RECORD CLAIMANTS

Defendant(s).

Case No. : 2018CH000072

Property Address:  
2521 RALEIGH RD  
SPRINGFIELD, IL 62704

**AFFIDAVIT OF AMOUNTS DUE AND OWING**

1. I, \_\_\_\_\_, am employed by PNC Bank, National Association ("PNC"), as a \_\_\_\_\_, and I am authorized and duly designated to make this affidavit. I have held this position since \_\_\_\_\_. My responsibilities in this position include, but are not limited to, receiving, reviewing and analyzing PNC's business and loan records, which include computer-generated payment histories, as well as true and correct copies of origination documents, and other loan related documentation such as notices issued to and received from borrowers. These tasks allow me to ensure statements made in this document are based on the books and records of PNC and to ensure their accuracy. I have authority to make this statement on PNC's behalf because I am a person familiar with the business and its mode of operation. Specifically, in the regular performance of my job functions, I have access to and am familiar with business records maintained by PNC for the purpose of servicing mortgage loans, which includes how payments are processed. I have personal knowledge of the manner in which these business records are created. These records

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(which include data compilations, electronically imaged documents, and others) are: (a) made at or near the time of the occurrence of the matters set forth by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records; and (b) kept as a regular practice and in the ordinary course of business conducted by PNC. It is the regular practice of PNC to make and receive such records. I make this Affidavit based upon personal knowledge that I obtained through the review of and in reliance upon PNC's business records, including business records concerning the loan which is the subject of this proceeding.

2. Due to my position as a \_\_\_\_\_ of PNC and the extensive training that I have received, I have personal knowledge that the records at issue are generated and maintained by PNC in the course of its regularly conducted business activities. Through my work activity, I have become familiar with the general manner in which payments are received and applied. I have also received training on and am familiar through regular use with the computer systems that reflect the terms of the loan, the payments made, and additional fees and charges associated with the account. I have also received training on how notices are generated to borrowers, and the how those notices and those received from borrowers are maintained by PNC. I am also familiar with the scanning processes used to convert the information contained within documents into electronic data associated with the account and to store electronic images of the documents. I regularly access true and correct images of mortgages and notes and other account information to confirm the accuracy of the data stated in affidavits as to accounts. If called to testify at the trial of the above entitled case, I could competently testify as to the facts contained within this affidavit.

3. PNC BANK, NATIONAL ASSOCIATION is the Plaintiff.

4. DANA BANKHEAD-DAY and MARVIN E DAY JR A/K/A MARVIN DAY, JR. are the borrowers on a promissory note (the "Note") secured by a mortgage given by DANA

BANKHEAD-DAY and MARVIN E DAY JR A/K/A MARVIN DAY, JR. recorded as document number 2003R64390 ("Mortgage") that is the subject of the pending foreclosure case ("Subject Mortgage Loan"). True and correct copies of the Note and Mortgage are attached hereto as Composite Exhibit A.

5. PNC is in possession of the Note, bearing the date of 08/29/2003, in which the Defendants DANA BANKHEAD-DAY and MARVIN E DAY JR A/K/A MARVIN DAY, JR. promised to pay the sum of \$133,289.26. Since the filing of the complaint, PNC has, and continues to remain in possession of Original Note.

6. The amounts stated herein are based on my review of the records contained in Mortgage Services Package ("MSP"). I use records from MSP to confirm the amounts due and rely on such records in my daily work activity.

7. True and accurate copies of the payment history and screen shots of the computer records of the above-listed that I reviewed and used to verify the amount due are attached hereto as Composite Exhibit B.

8. PNC uses MSP to automatically record and track mortgage payments. This type of record-keeping system is recognized as standard in the industry. When a mortgage payment is received by check, the following procedure is used to process and apply the payment, and to create the records I reviewed: a human payment processor manually enters the payment information and application into MSP at or near the time of receipt of the payment. When a mortgage payment is received electronically, the following procedure is used to process and apply the payment, and to create the records I reviewed: the data concerning when the payment was received and how it was applied is automatically entered into MSP at or near the time of receipt of the payment and is then viewable by me. The payment history is generated from the payment information and application

records are therefore created simultaneously in MSP at the same time as the entry of the data. The entries are made at or near the time that the payment is received.

9. The record-making process described in the preceding paragraph is done in the regular course of PNC's business. The payment data is kept in the above-listed for purposes of referring to the information at a later date. The above-listed accurately record mortgage payments when properly operated. In the case at bar, the entries reflecting the payments at issue were made in accordance with the procedure detailed above, and these entries were made at or near the time that the payment was received. In the case at bar, properly operated to accurately record the mortgage payments at issue. Accordingly, my review of PNC's business records gives me no reason to believe that the process for tracking and recording payments worked improperly with respect to the Subject Mortgage Loan.

10. Based on the above-described review of the Subject Mortgage Loan's records, DANA BANKHEAD-DAY and MARVIN E DAY JR A/K/A MARVIN DAY, JR. failed to pay amounts due under the Note, and the amount due and owing as of 06/20/2018 is:

Principal	\$127,199.54
Interest	\$4,364.08
Late Charges	\$329.26
Escrow Advance	\$1,246.38
Taxes	\$1,246.38
Property Inspections	\$150.00
GROSS AMOUNT DUE	\$133,289.26
Less/Plus balance in reserve accounts	\$0.00
NET AMOUNT DUE	\$133,289.26

11. Said net amount due may be increased by \$13.50 per day for interest subsequent to 06/20/2018, and in addition thereto under the terms of the Note and Mortgage, the net amount due will be increased for any subsequent Court costs to be taxed in this cause and for any subsequent necessary advancements.

AFFIANT STATES NOTHING MORE.

This the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

By:

\_\_\_\_\_  
Signature  
Printed Name:

\_\_\_\_\_  
Title:

\_\_\_\_\_  
PNC Bank, National Association

Affiant

Sworn to before me and subscribed in my presence this \_\_\_\_\_ day of \_\_\_\_\_,  
20\_\_\_\_\_.

My commission expires,  
\_\_\_\_\_20\_\_\_\_\_.

SEAL

\_\_\_\_\_  
Notary Public  
State of Ohio  
Personally Known \_\_\_\_ OR Produced Identification \_\_\_\_  
Type of Identification Produced: \_\_\_\_\_

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