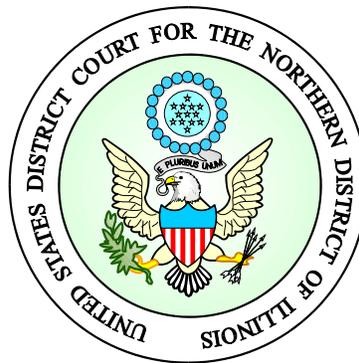


**FILING A CIVIL CASE
WITHOUT AN ATTORNEY:
MORTGAGE FORECLOSURE ANSWER
FORMS & INSTRUCTIONS**



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

(07/13/2016)

Personal Identifiers in Paper Filings

Federal Rules of Civil Procedure 5.2 addresses privacy and security concerns over public access to electronic court files. Under this rule, papers filed with the court should not contain anyone's full social-security number or full birth date; the name of a person known to be a minor; or a complete financial-account number. A filing may include only the last four digits of a social security number or taxpayer identification number; the year of someone's birth; a minor's initials; and the last four digits of a financial-account number. Please review the rule for a complete listing and exceptions.

Some Important Information to Know if a Mortgage Foreclosure Complaint is Filed Against You

- **Right to Reinstatement:** When a mortgage foreclosure complaint is filed against you, you have the right to reinstate the loan within 90 days of being served with the summons. This means you have the opportunity to bring your loan current by paying all past due amounts, which includes all accumulated principal, interest, escrow, costs and fees. If you are interested in reinstating your loan, it is important that you contact your mortgage servicer and/or the law firm bringing the suit against you as soon as possible to obtain a reinstatement amount and instructions for reinstating the loan.
- **Right of Redemption:** When you are sued by your lender, you have the right to redeem your loan within seven months of the date you are served with the summons or within three months of a judgment of foreclosure being entered against you, whichever is later. To redeem means to pay your lender the full principal balance of your mortgage, including accumulated interest, fees and costs. Should you wish to redeem your mortgage, contact your mortgage servicer and/or the law firm bringing the suit against you as soon as possible to obtain a redemption amount and instructions for redeeming the loan.
- **Deficiency Judgment:** In a mortgage foreclosure suit, if the lender obtains a judgment of foreclosure against you, they will conduct a public judicial sale of the property. If the property is sold for less than the amount owed on the mortgage, the lender may seek what is known as a deficiency judgment against you. This means that, along with taking possession of your home, the lender may seek to hold you personally liable for the difference between the sale price and the amount due on the mortgage.
- **Some Options that May Be Available to You:** If you wish to stay in your home or avoid a judgment against you, you should contact your mortgage servicer right away to see if you qualify for any loss mitigation programs--that is, programs to assist borrowers in ending the foreclosure case. Those programs include, for example, loan modification (an agreement with your lender that can permanently reduce the amount of your monthly payment); a "short" sale (a sale of the house approved by the lender to a third-party buyer for less than the amount of the outstanding mortgage, which allows you to avoid a foreclosure judgment); or a "consent" foreclosure (the lender agrees not to seek a deficiency judgment against you in exchange for possession of your home).

Summary of Instructions for Filing an Answer to Mortgage Foreclosure

Document	General Information	Number of Copies Required
Answer to Mortgage Foreclosure	<ul style="list-style-type: none"> • List all plaintiffs and defendants in the caption, the top left of the answer. • State your to the complaint, using additional pages if you need them. • Your signature, address, and telephone number must appear on the last page of your complaint. • Exhibits may be attached to your answers. 	You must provide an original and one copy for the assigned judge.
Appearance Form for Pro Se Litigants	<ul style="list-style-type: none"> • The appearance form, which must be filed, provides your name and address information. It is listed on the case docket. It also identifies where notices of orders and filings in your case are sent. If you have access to email, you should indicate on your appearance form that you wish to receive notices electronically rather than in paper form. • If you do not have an attorney and will be proceeding without counsel, fill in the appearance form in accordance with the instructions found on the reverse side of the form, supplying your name and address. 	Only the original is required.
Motion for Attorney Representation	<ul style="list-style-type: none"> • This motion is a request that the Court appoint an attorney. • Complete the motion form in accordance with the instructions attached to the form. 	You must provide an original and one copy for the assigned judge.
In Forma Pauperis Application	<ul style="list-style-type: none"> • This petition is used by a defendant who is requesting the Court to appoint counsel for them in their case. • Complete all appropriate sections of the application, sign and date. 	You must provide an original and one copy for the assigned judge.