Getting Started Motion to Vacate Default Judgment of Foreclosure

IMPORTANT: This getting started guide and the instructions are not legal advice. They are only meant to help you learn how to ask the judge to withdraw the previous order allowing the bank to sell your property. Your use of the forms does not guarantee you will be successful in court.

To learn how to fill out the forms and file them with the court, read the HOW TO ASK THE COURT TO VACATE A DEFAULT JUDGMENT OF FORECLOSURE instruction sheet and the instructions on the forms.

Names of forms:	 Motion to Vacate Default Judgment of Foreclosure Additional Defendant Signatures, Names, & Addresses (if needed) Notice of Motion to Vacate Default Judgment of Foreclosure Order to Vacate Default Judgment of Foreclosure
Purpose of the forms:	 Ask the court to withdraw the previous order allowing the bank to sell your property. Tell everyone else in the court case that you are asking the judge to withdraw the Default Judgment of Foreclosure. Tell everyone the date and time of the court hearing on your Motion to Vacate Default Judgment of Foreclosure.
Types of cases the forms CAN be used for:	Mortgage foreclosure cases in which a Default Judgment of Foreclosure has been entered.
Types of cases the forms CANNOT be used for:	Any other types of cases.
Special information or papers needed to complete the forms:	 Mortgage Foreclosure Complaint and Summons; Order for Default; AND Judgment of Foreclosure you received.
Statutes covering the forms:	735 Illinois Compiled Statutes, section 5/15-1101 through section 5/15-1706.
Where to find the forms and instruction sheet:	http://www.illinoiscourts.gov/Forms/approved/
For more information:	Read the HOW TO ASK THE COURT TO VACATE A DEFAULT JUDGMENT OF FORECLOSURE instruction sheet that comes with these forms. You may also find more information, resources, and the location of your local county self-help center at www.illinoislegalaid.org/foreclosure .

HOW TO ASK THE COURT TO VACATE A DEFAULT JUDGMENT OF FORECLOSURE

What is a default judgment?

- You are in default if you do not respond to a Mortgage Foreclosure Complaint and do not file an Appearance or Answer with the court.
- If you are in default, the judge may enter a default judgment in favor of the other party without hearing from you first.
- You may be able to vacate (undo) the default judgment by filing a Motion to Vacate Default Judgment of Foreclosure.

When should I file my Motion to Vacate?

- Do not wait! File your Motion to Vacate Default Judgment of Foreclosure as soon as you learn that a default judgment has been entered against you.
- The court is more likely to grant your *Motion to* Vacate Default Judgment of Foreclosure if you file it no later than 30 days after the date the default judgment was entered against you.
- You can file the Motion to Vacate Default Judgment of Foreclosure up until the date the Plaintiff files a Motion to Confirm the Foreclosure Sale.

NOTE: If you have legal reason to challenge (quash) the claim that you were served with the summons and a copy of the Foreclosure Complaint, you need to file a Motion to Quash under 735 ILCS 5/2-301 before you file your Motion to Vacate a Default Judgment of Foreclosure or at the same time under 735 ILCS 5/2-619.1. You may want to consult with a lawyer about whether you have a legal reason to challenge (quash) service.

What do these terms mean?

- Order: A direction given by a judge requiring or allowing a person to do or not do something.
- Judgment of Foreclosure: A court document that a judge signs allowing the bank to sell the property.
- Vacate an Order or Judgment: to undo an order or judgment that has been signed by a judge.

When can I file a Motion to Vacate Default Judgment of Foreclosure?

- Your name is listed on the Summons and the Mortgage Foreclosure Complaint as a "Defendant";
- An "Order of Default" has been entered; AND
- A "Judgment of Foreclosure" was entered.

NOTE: Each party in default must file a Motion to Vacate Default Judgment of Foreclosure, either separately or together.

What forms do I fill out to ask the judge to vacate a **Default Judgment of Foreclosure?**

- Motion to Vacate Default Judgment of Foreclosure asks the judge to undo the previous order allowing the bank to sell the property; AND
- Notice of Motion to Vacate Default Judgment of Foreclosure tells all parties in the foreclosure case that you are asking the judge to undo the Default Judgment of Foreclosure.

Where can I find the forms that I need?

You can find the forms at: illinoiscourts.gov/Forms/approved/.

What costs will I need to pay to ask the court to vacate a Default Judgment of Foreclosure?

- There may be a fee to file your Motion to Vacate Default Judgment of Foreclosure with the Circuit Clerk.
- If you cannot afford to pay the filing fee, you can ask the court to file for free or at a reduced cost by filing the Application for Waiver of Court Fees found at illinoiscourts.gov/Forms/approved/.

What do I do after I fill out my Motion to Vacate Default Judgment of Foreclosure?

Step 1: File your forms with the Circuit Clerk in the county where the court case is filed.

- You must electronically file (e-file) court documents unless (1) you are an inmate in a prison or jail and you do not have a lawyer, (2) you have a disability that keeps you from e-filing, or (3) you qualify for an exemption from e-filing.
 - You will qualify for an exemption if: (1) you do not have internet or computer access at home and it would be difficult for you to travel to a place where you could use a computer; or (2) you have trouble reading or speaking in English.
 - If you qualify for an exemption, fill out a Certification for Exemption from E-Filing found
 - illinoiscourts.gov/Forms/approved/default.asp.
 - To receive an exemption, file the original and 1 copy of your Motion to Vacate Default Judgment of Foreclosure, and the Certification, with the Circuit Clerk's office in person or by mail.
- To e-file, create an account with an e-filing service provider.
 - Visit illinoiscourts.gov/service-providers.htm to select a service provider. Some service providers are free while others charge a

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processing fee. For instructions on how to e-file for free with Odyssey eFileIL, see the self-help user guides here:

illinoiscourts.gov/CivilJustice/Resources/Self-Represented Litigants/self-represented.asp

- If you do not have access to a computer or if you need help e-filing, take your forms to the Circuit Clerk's office where you can use a public computer terminal to e-file your forms.
 - You can bring your forms on paper or saved on a flash drive.
 - The terminal will have a scanner and computer that you can use to e-file your forms

Step 2: Ask for a court date.

- Ask the Circuit Clerk if you have to schedule a court date or if one will be scheduled automatically.
- If you need to schedule the court date, ask the Circuit Clerk how to do so. The Circuit Clerk may schedule the court date or you may have to speak with other court staff.
- When you get your court date, ask if the court will send notice of the court date to the other party or if you need to.
- Enter the date and time in section 1 of the Notice of Motion to Vacate Default Judgment of Foreclosure.

Step 3: Send a copy of your Motion to Vacate Default Judgment of Foreclosure to the other parties.

- You must send your Motion to Vacate Default Judgment of Foreclosure to the other parties in the case. If a party has a lawyer, send the form to the
- You may send your Motion to Vacate Default Judgment of Foreclosure to the other parties personally, by mail, third-party commercial carrier (e.g., FedEx or UPS), or through the court's electronic filing manager or an approved e-filing service provider.
 - You may send your Motion to Vacate Default Judgment of Foreclosure to a party by email if they have listed their e-mail address on a court document. Complete the Proof of Delivery with information of how you sent the form to each party. It has room for 3 parties. If you are sending your form to more than 3 parties, fill out and file one or more Additional Proof of Service forms with the main form.

Step 4: Get ready for your court date.

- Decide and write down:
 - What you want to ask the judge to do for you;
 - What you will say to the judge if asked to tell your side of the case.

Gather and make copies of pictures and documents you want the judge to see. Bring the original for the judge and one copy for you and each of the other parties in the case.

Step 5: Go to your court date.

- Bring these items with you to court:
 - A copy of the Mortgage Foreclosure Complaint and Summons:
 - Two copies of your completed and stamped Motion to Vacate Default Judgment of Foreclosure and Notice of Motion to Vacate Default Judgment of Foreclosure;
 - An Order to Vacate Default Judgment of Foreclosure: AND
 - Other documents related to your mortgage or home such as: proof of your payment history, loan modification packet, information from a housing counselor, real estate sale contract, proof of employment or other income.
- Get to the courthouse at least 30 minutes early
- Go to the courtroom number listed on your court form. If your forms do not have a courtroom number look for a list of cases at the courthouse or ask the Circuit Clerk.
- Check in with the courtroom staff and wait for your name and case number to be called.
- When your case is called, walk to the judge and introduce yourself, and briefly tell the judge what you are asking for. The judge will let you know what will happen next.

How do I present my case to the judge?

Step 1: Tell the judge your side of the case and answer questions.

- Bring any important documents relating to your foreclosure including documents mentioned above.
 - Give a copy to the judge and a copy to the other parties. Be prepared to explain why the document is important.
- The judge decides what documents can be considered in making a decision about your case.

Step 2: What do I do when the other party presents their case?

- The other party will also get to present their case by testifying, giving the judge evidence, and questioning witnesses.
- You will get to see any documents and photos the other party brings to court. If you do not think the judge should consider them in making a decision about your case, tell the judge why.
- You may ask questions of the other party's witnesses. Write down your questions while they are speaking to the other party or judge.

Step 3: What happens after both sides present their case?

- The judge has to make a decision. The decision is called a court order.
- If the judge needs more information to make a decision, the judge may set up another court date.
 Make sure you understand what information is needed and get it before the new court date.
- If the judge needs to think about it more, the judge may let you know the decision later by mailing a court order or at another court date.
- If the judge has enough information, the judge may decide right then and fill out a court order. Get a filestamped copy of the order.
- o If the other party was not in court to get a copy, you must send them a copy by 5:00 p.m. on the date you get the order. Fill out and file a Proof of Delivery court form with the Circuit Clerk to show that you sent the copy. You may find the Proof of Delivery at: illinoiscourts.gov/Forms/approved/.

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For Court Use Only STATE OF ILLINOIS, MOTION TO **CIRCUIT COURT VACATE DEFAULT JUDGMENT COUNTY** OF FORECLOSURE **Instructions ▼** Directly above, enter the name of the county Plaintiff (Name of Bank or Mortgage Company) where the case was filed. Enter the name of the bank or mortgage ٧. company as Plaintiff. Enter your names as Defendants. Enter the Case Number **Defendants Case Number** from the Complaint you received. Enter your full names as Defendants. You **Defendants:** will be called Your Names "Defendants" on the rest of this form even if there is only one person using this form. You can file this Motion by yourself or **Defendants state:** with any other 1. The address of the property involved in this foreclosure case: Defendants listed in the Complaint you Street Address, Apt # received. In A1, enter the complete address of the City State ZIP property involved in this foreclosure case 2. Defendants are the borrowers of a mortgage loan on the property involved in this listed in the Complaint. foreclosure case: In A2, check "Yes" if Yes □ No you have a mortgage loan for the property 3. Defendants live in the property involved in this foreclosure case and it is their involved in this main home: foreclosure case. In A3, check "Yes" if Yes No you live in the property involved in this 4. The property involved in this foreclosure case is a single family home or has 1 to 4 foreclosure case. residential units: In A4, check "Yes" if Yes ☐ No the property involved in this foreclosure case is a single family home or has 1 to 4 separate units where people live. In A5, check "Yes" if 5. Defendants have already been in front of a judge about this foreclosure case:: you went to court and ☐ Yes ☐ No saw a judge in this case about the property involved in this

foreclosure case.

1							
In A6, enter the date the judge signed the Judgment of Foreclosure and Sale you received.	6.	The judo	ge signed the orde	r for a Judgmei	nt of Foreclosure	and Sale on:	
In A7, check (a.) OR (b.) If you check (a.),	7.	☐ a.		ourt hearing wh		ered the foreclosure be	
also check the reason you were not at the			_				
court hearing when the			☐ I did not mak	e it to court bed	cause		
judge ordered the							
foreclosure of your property.			☐ I did not get a	a notice of the o	court hearing beca	ause	
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have applied to get your mortgage loan		☐ Yes	s 🗌 No 🗌 [Do Not Know			
changed so that you		It is a H	AMP loan modifica	ation:			
can keep the property. In the second part,		☐ Yes	s 🗌 No 🗌 [Do Not Know			
check the box about		Under th	ne terms of the mo	dification, the le	ender is not perm	itted to go forward with	the case
whether the modification is under		at this tir	me (attach a copy	of the modifica	tion contract to th	is Motion).	
the HAMP program.		☐ Yes	s 🗌 No 🗌 [Do Not Know			
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In A9 , check "Yes" if you have a contract to	9.			sale contract for	the property bein	ig sold as a result of a	
sell the property as a		foreclos		De Net Krew			
short sale.		∐ Ye:	s No [Do Not Know			
	B. Ur	nder §2-13	301 of the Illinois	Code of Civil I	Procedure, Defe	ndants ask the Court	to:
	1.	Vacate t	the default order a	nd judgment;			
	2.	Allow De	efendants to file th	eir appearance	•		
	3.	Grant D	efendants time to	answer;			
	4.	Award o	ther such relief as	the Court deer	ns just and equita	ble; AND/OR	
	5.	Set a da	ate for Defendants	to appear before	re the judge.		
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<u>ILCS 5/1-109</u> ,			jury and has pen			_	,,,,,
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perjury, a Class 3	Defend	lant Signatu	ure		Defendant Printed	Name	
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computer, sign your name by typing it. If	City			State	ZIP	Phone	
you are completing it							
by hand, sign and print your name.							
print your name.	Defend	lant Signatu	ure		Defendant Printed	Name	
	Street A	Address, Ap	ot #				

Enter the Case Number given by the Circuit Clerk: ___

			Enter the	e Case Number gi	ven by the Cir	cuit Clerk:			
Each Defendant on the form must sign and print their name, current addresses and phone number.	City			Stat	9	ZIP	Phone		
	Defenda	ant Signature	;		Defend	dant Printed N	ame		
Check if you need more room and file the <i>Additional</i>		Address, Apt	#	Ctat		7/0	Dhana		
Defendant Signatures, Names, & Addresses with this form.	City	efendants I	have attached	Stat I the Additiona		ZIP Signatures,	Phone Names, & Ac	ddresse	s
	PROC	OF OF DE	LIVERY						
In 1a, enter the name, mailing address, and email address of the party or lawyer to whom you sent the document.		ent this doc							
In 1b , check the box to show how you sent the			First		Middle		Last		
document, and fill in any other information required on the blank lines.		Address: Email add	Street, Apt a	#		City	S	tate	ZIP
CAUTION: If the other party does not have a lawyer, you may send the document by email	b.	By:	_	nd delivery st-Class Mail, p ost Office or Mai		U.S. Mail wit	h postage pa	aid at:	
only if the other party has listed their email address on a court			Third-party o	commercial car	rier, with de	elivery paid fo	or at:		
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Otherwise leave 2 blank.	a.	To: Name:							
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Enter the Case Number given by the Circuit Clerk: ___

	Enter the Case Number given by the Circuit Clerk:					
Under the Code of Civil Procedure, 735 ILCS 5/1-109, making a statement on this form that you know to be false is	I certify that everything in the Proof of Service is true and correct. I understand that m a false statement on this form is perjury and has penalties provided by law under 735 ILCS 5/1-109.					
perjury, a Class 3 Felony. If you are completing this form on a	Your Signature	Street Address				
computer, sign your name by typing it. If you are completing it by hand, sign and print your name.	Print Your Name Telephone	City, State, ZIP				

STATE OF ILLINOIS, CIRCUIT COURT		NOTICE OF MOTION TO VACA	For Court Us	e Only
-	COUNTY	FORECLOSURE		
Instructions ▼				
Directly above, enter the name of the county where the case was filed.	Plaintiff (Nam	e of Bank or Mortgage Company)	_	
Enter the name of the bank or mortgage company as Plaintiff.	V.			
Enter your names as Defendants.				
Enter the Case Number from the Complaint you received.	Defendants		Case Numi	ber
In 1a, enter the date and time of your hearing. The Circuit Clerk will give you the date and time of the hearing when you file your <i>Motion</i> . In 1b, enter the address of the court and court room number for the	The hearing a. Date:	otion to Vacate Default Judgment of Foreigg for the <i>Motion</i> I filed is scheduled for:		
Under the Code of Civil Procedure, 735 ILCS 5/1-109, making a statement on this form that you know to be false is perjury, a Class 3 Felony. If you are completing this form on a computer, sign your name by typing it. If you are completing it by hand, sign and print your name.	is true and c	ne City,	se statement on this	
Enter your complete current address and telephone number.				

In **1a**, enter the name, mailing address, and

mailing address, and email address of the party or lawyer to whom you sent the document.

In 1b, check the box to show how you sent the document, and fill in any other information required on the blank lines.

CAUTION: If the other party does not have a lawyer, you may send the document by email only if the other party has listed their email address on a court document.

In **c**, fill in the date and time that you sent the document.

In 2, if you sent the document to more than 1 party or lawyer, fill in a, b, and c. Otherwise leave 2 blank.

PROOF OF DELIVERY

I sent this document: To: а Name: **First** Middle Last Address: Street, Apt # City State ZIP Email address: Personal hand delivery Bv: Regular, First-Class Mail, put into the U.S. Mail with postage paid at: Address of Post Office or Mailbox Third-party commercial carrier, with delivery paid for at: Name (for example, FedEx or UPS) and office address The court's electronic filing manager (EFM) or an approved electronic filing service provider (EFSP) Email (not through an EFM or EFSP) ☐ Mail from a prison or jail at: Name of prison or jail On: C. Date At: □ a.m. □ p.m. Time I sent this document: To: a. Name: Middle First Last Address: Street, Apt # City State ZIP Email address: Personal hand delivery Regular, First-Class Mail, put into the U.S. Mail with postage paid at: Address of Post Office or Mailbox Third-party commercial carrier, with delivery paid for at: Name (for example, FedEx or UPS) and office address The court's electronic filing manager (EFM) or an approved electronic filing service provider (EFSP) Email (not through an EFM or EFSP) Mail from a prison or jail at:

Name of prison or jail

2.6	C.	On: Date At: Tim		.m.			
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	C.	On: Date At: Tim		<i>jail</i> .m. □ p.m.			
If you sent your document to more than B parties or lawyers, check the box and file the Additional Proof of Delivery with this form.	☐ I ha	ve attache	ed an <i>Additional F</i>	Proof of Delivery for	m.		
Under the Code of Civil Procedure, 735 ILCS 5/1-109, making a statement on this form that you know to be false is perjury, a Class 3 Felony.	a false : 735 ILC	statemen CS 5/1-10	t on this form is p	oof of Service is tru perjury and has pe	enalties provided		: making
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by hand, sign and print your name.							

Enter the Case Number given by the Circuit Clerk: ___

STATE OF ILLINOIS, CIRCUIT COURT COUNTY		ORDER TO VACATE DEFAULT JUDGI OF FORECLOSURE	
Instructions ▼ Directly above, enter			
the name of the county where the case was filed.	Plaintiff (Nan	ne of Bank or Mortgage Company)	
Enter the name of the bank or mortgage company as Plaintiff.	V.		
Enter your names as Defendants.			
Enter the Case Number from the Complaint you received.	Defendants		Case Number
Enter the names of the Defendants.	The Court h	as reviewed the <i>Motion to Vacate D</i>	Default Judgment and finds:
	Defendants,	Your Names	
	have filed a	Motion to Vacate Default Judgment of	f Foreclosure.
	IT IS HEREB	Y ORDERED:	
DO NOT check any more boxes or fill in	☐ Defendan	ts' Motion to Vacate Default Judgmen	nt of Foreclosure is DENIED
any more blanks on this form.	☐ Defendan	ts' Motion to Vacate Default Judgmen	nt of Foreclosure is GRANTED.
The judge will decide if your <i>Motion to</i>	☐ Def	endants are allowed until	, 20 to file an
Vacate Default Judgment is granted or denied and	Арр	earance AND file an Answer or other	wise plead.
complete the rest of this form.	☐ The	next court date is scheduled for:	, 20 in
	roor	n at	a.m p.m.
	☐ Other ord	lers as follows:	
1			
DO NOT complete this section. The judge will sign and date	ENTERED:		
here.	Judge		Date

STATE OF ILLINOIS, CIRCUIT COURT		ADDITIONAL DEFEND SIGNATURES, NAME	ANT	ourt Use Only
	_ COUNTY	ADDRESSES		
Instructions ▼ Directly above, enter the name of the county				
where the case was filed.	Plaintiff (Name	e of Bank or Mortgage Company)		
Enter the name of the bank or mortgage company as Plaintiff.	V.			
Enter your names as Defendants.				
Enter the Case Number from the Complaint you received.	Defendants		Case	Number
Each additional Defendant must sign and print their name, current addresses and phone number. You may not sign on behalf of another Defendant.	above are tru perjury and h Where Defen certify that th	aint/Petition is verified by oath, to the and correct understand that make penalties provided by law understand that make answer "Do Not Know" to ney do not have enough informated that make the province of the control of the contro	naking a false statem der <u>735 ILCS 5/1-109</u> paragraphs in section tion to admit or deny	nent on this form is 2. on 2, above, Defendants the statements in these
735 ILCS §5/2-605(a) requires that if the Complaint/Petition is verified by oath that	and has pena	alties provided by law under <u>735</u>	ILCS 5/1-109.	
the <i>Answer</i> must also be verified.	Defendant Sigr	nature	Defendant Printed Na	me
735 ILCS §5/2-610(b) requires that you	Street Address	, Apt #		
swear to a lack of knowledge if you cannot admit or deny any of the statements	City	State	ZIP	Phone
in the Complaint/Petition.	Defendant Sigr	nature	Defendant Printed Na	me
IL Supreme Court Rule 137 requires	Street Address	, Apt #		
Answer/Response be signed.	City	State	ZIP	Phone

State

Defendant Printed Name

Phone

ZIP

Defendant Signature

Street Address, Apt #

City

STATE OF I	-		IONAL DELIVERY	For Court Use	Only
Instructions ▼					
Directly above, enter the name of the county where the case was filed.					
Enter the name of the person or company that filed this case as Plaintiff/Petitioner.	Plaintiff / Peti	tioner (First, middle, last	name or Company)		
Enter the name of the Defendants/ Respondents.	·				
Enter the Case Number given by the Circuit Clerk.	Defendants / business name	Respondents (First, mid	dle, last name, or	Case Numbe	r
In 1, enter the name of each court document you are sending.	1. I am send	ling the following cou	urt document:		
In 1a, enter the name, mailing address, and email address of the party you are sending the document to. If they have a lawyer, you must enter the lawyer's information.	Name Addre Email b. By:	First	Middle	Last City	State ZIP
In 1b, check the box to show how you are sending the document. CAUTION: If you and the person you are sending the document to have an email address, you must use one of the first two options. Otherwise, you may use one of the other options.	Only u	Email (not through a se one of the methods be n you are sending the doc Personal hand del The party	elow if you do not have a cument to does not have ivery to: nily member who is 13 vyer	an email address, or an email address.	
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