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**How To Answer Foreclosure Summons**

IN THE CIRCUIT COURT OF THE \_\_\_\_ JUDICIAL CIRCUIT  
\_\_\_\_ COUNTY \_\_\_\_\_

BAC HOME LOANS SERVICING LP F/K/A )  
COUNTRYWIDE HOME LOANS SERVICING )  
LP )  
Plaintiff, ) Case No. 2010 )  
v. ) )  
Defendants. ) )

**AMENDED ANSWER, AFFIRMATIVE DEFENSES AND COUNTERCLAIM**

Defendants and Counterclaimants, \_\_\_\_\_ individually "Owner" and collectively "Owners", proceeding pro se hereby answer the Complaint to Foreclose Mortgage brought by BAC Home Loans Servicing, L.P. (hereinafter "BAC") f/k/a Countrywide Home Loans Servicing LP (hereinafter "CHLS") and set forth their affirmative defenses and counterclaim as follows:

**AMENDED ANSWER**

1. Plaintiff files this complaint pursuant to 735 ILCS 5/15-1101 et. seq. to foreclose the mortgage, trust deed or other conveyance in the nature of a mortgage (hereinafter called "Mortgage") hereinafter described and joins the following persons as defendants:

ANSWER: Owners admit that BAC brings this action to foreclose on a Mortgage, but denies that BAC has the right to bring an action under the Mortgage.

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