

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

UNITED STATES OF AMERICA, ON BEHALF OF ITS )  
AGENCY, RURAL HOUSING SERVICE OR SUCCESSOR )  
AGENCY, UNITED STATES DEPARTMENT OF )  
AGRICULTURE, )

Plaintiff, )

v. )

TAMMY SAUCEDO; THE HARVARD STATE BANK; )  
UNKNOWN OWNERS AND NON-RECORD CLAIMANTS, )

Defendants. )

Case No. 16-cv-50292

Judge Frederick J Kapala

Magistrate Judge

Iain D Johnston

**AFFIDAVIT OF PROVE-UP PURSUANT TO 735 ILCS 5/15-1506**

STATE OF ILLINOIS )

) SS.

COUNTY OF CHAMPAIGN )

The undersigned, Lindsey Keyes (the "Affiant"), being first duly sworn on oath,  
deposes and states as follows:

1. I am over 18 years of age.

2. That I am competent to testify; that the facts herein are based upon my  
personal knowledge except as to those matters stated to be upon information and belief  
and as to those matters I believe them to be true and that if called to testify, I would  
testify in accordance with the facts herein set forth.

3. That I am the Rural Development Housing Program Director for the  
United States Department of Agriculture (hereafter "Plaintiff") and, in that capacity, I  
have reviewed (i) the Note (the "Notes") made the subject of Plaintiff's Complaint; (ii)

the Mortgage (the "Mortgages") made the subject of Plaintiff's Complaint; (iii) relevant loan closing documentation obtained in connection with the execution and delivery of the Note and Mortgage; and (vii) the Plaintiff's books and records pertaining to the Note and Mortgage and based on the foregoing review, I state as follows:

- A. That on December 3, 2002, Tammy Saucedo for value received, executed and delivered a Note, for value received to the UNITED STATES OF AMERICA. *See* Exhibit A, Note.
- B. That on December 3, 2002, Tammy Saucedo (a divorced person, not since remarried), for value received, executed and delivered a Mortgage to the United States of America which was recorded with the McHenry County Recorder's Office on December 11, 2002 as Document Number 2002R0117131. *See* Exhibit B, Mortgage.
- C. Tammy Saucedo was the ownersof the real estate, which is the subject of this foreclosure action, at the time the Note and Mortgage was executed and delivered.
- E. The Defendant(s), Tammy Saucedo, defaulted under the terms of the Mortgage and the amount owed under the Notes was accelerated on December 6, 2014 as outlined in the Complaint and at Exhibit D of the Complaint, affidavit of Dana A Daugherty, incorporated herein by reference.
- F. The Notes and Mortgages are in default due to Defendant's failure to comply with the terms of the Mortgages as detailed in Exhibit D of the Complaint and, as of August 14, 2017, there was due and owing to the Plaintiff the following sums, plus attorney's fees, title expenses, and court costs:

|       |   |                     |
|-------|---|---------------------|
| a.    | <b>Principal balance due as of 8/14/2017:</b>   | <b>\$159,383.32</b> |
| b.    | <b>Interest through 8/14/2017:</b>              | <b>\$ 40,019.72</b> |
| c.    | <b>Pre-Acceleration late charges:</b>           | <b>\$ 389.46</b>    |
| d..   | <b>Advances made by Plaintiff:</b>              |                     |
| (i)   | Escrow balance/advance for taxes and insurance: | \$ 21,273.29        |
| (ii)  | property inspection fee:                        | \$ 0.00             |
| (iii) | property maintenance:                           | \$ 0.00             |
| (iv)  | appraisal/BPO:                                  | \$ 300.00           |
| (v)   | miscellaneous foreclosure expense               | \$ 0.00             |
|       | <b>Total advances:</b>                          | <b>\$ 21,573.29</b> |

1. **Suspense Balance:** (\$0.00)

**Total balance due as of 8/14/2017:** \$221,365.79

G. Plaintiff is entitled to accrued interest at the rate set forth in the Notes, to the date of Judgment, at the rate of \$29.7464 per diem.

4. Defendant(s) Tammy Saucedo is not known by Affiant to be an infant, incompetent or in the military service.

5. This affidavit is made in support of a Judgment of Foreclosure and Sale in favor of Plaintiff.

6. Further Affiant sayeth not.

**I AFFIRM UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION, AND BELIEF.**

**United States of America  
USDA, Rural Development**

Date: August 14, 2017

By: *Lindsay M. Kelly*  
Its Authorized Representative

STATE OF ILLINOIS )  
 ) SS.  
COUNTY OF CHAMPAIGN )

SUBSCRIBED AND SWORN to before me this 14<sup>th</sup> day of August, 2017.

*Meleah L. Smith*  
Meleah L. Smith, Notary Public  
State of Illinois, County of Champaign  
My commission expires: 5/13/2019  
Acting in the County of Champaign

