IN THE CIRCUIT COURT OF COOK COUNTY COUNTY DEPARTMENT, CHANCERY DIVISION

GENERAL ADMINISTRATIVE ORDER NO. 2021-04 (Amended)

SUBJECT: COVID-19 MEASURES (14) – MORTGAGE FORECLOSURE CASES

This General Administrative Order is entered pursuant to continuing court measures implemented by Chief Judge Evans for the COVID-19 pandemic.

IT IS HEREBY ORDERED:

In conjunction with General Administrative Order 2020-07 by Chief Judge Timothy Evans, the following procedures will be in effect for the Chancery Division. This order supersedes Chancery Division General Administrative Order 2020-15 (Amended).

I. REMOTE HEARINGS TO CONTINUE

Court hearings in the entire division will be held remotely by videoconference or teleconference as much as possible. Should a hearing need to be conducted in-person at the Daley Center, it will be held in accordance to protocols set forth in Chief Judge Evans' General Administrative Order 2020-07.

II. REMOTE HEARING PROTOCOL

A. Remote Videoconference (Zoom) Hearing Information.

- 1. <u>Recurring Zoom Information</u>. Zoom hearing information and protocol is available on the Circuit Court of Cook County website at <u>http://www.cookcountycourt.org/</u> and can also be found in judges' standing orders. Please contact the individual calendar for additional information regarding Zoom hearings as directed below.
- 2. <u>Individually Scheduled Hearings</u>. The staff for the calendar assigned to a case will notify the parties of the Zoom information or teleconference number if the hearing is scheduled individually or separately from any standing Zoom calls.

B. Notices for Remote Proceedings.

1. <u>Zoom Information to be Included</u>. For any matter scheduled to be heard remotely by telephone or videoconference (Zoom), the notice of the proceeding shall contain the Zoom or teleconference information for the hearing. The notice shall be clear that the proceeding will not be conducted in the physical courtroom and shall also contain instructions on how to contact the court to request an in-person hearing should a litigant have technological limitations.

2. <u>Zoom Instructions to be Included for Self-Represented or Unrepresented Litigants</u>. In any case where a self-represented litigant is receiving a notice for a remote proceeding, the notice shall, in addition to the requirements in Section II(B)(1), also include the Zoom instructions attached to this Order in English and Spanish. (*See* Attachment 1: Zoom Instructions in English and Spanish.) The notice language for motions and initial case managements should be in substantially similar form to the following language:

On [Date] at [Time], or as soon thereafter as I may be heard, I will appear before Judge [Name] by Zoom video or telephone conference and present the attached motion. You can attend using the call-in information below.
The Zoom video call information is:
Meeting ID Number:_______
Password (if applicable): _______
The Zoom conference call number is: _______
Attached to this notice is a court-approved flyer explaining how to use Zoom. If you need further assistance, please call the JusticeCorps court information helpline at (872) 529-1093.
If you need to request an in-person hearing, please contact the court at [insert calendar phone and email address].

- **C.** *Hearings Set by Court Order*. Any remote proceeding that is scheduled by court order shall contain the Zoom information and call-in phone number on the court order for the scheduled date and time.
- **D.** *Public Access to Court Proceedings*. Any remote proceeding that would be conducted inperson in open court shall be held remotely to allow the same public access. Access to a remote proceeding can be obtained through the court's website or by contacting the calendar to which the case is assigned. All observers to a proceeding are required to follow the same rules of conduct as in-person court and are subject to removal for disruption of the proceedings. Recording of any proceeding is strictly prohibited. The court also retains discretion to determine when or if any proceeding should be live-streamed to accommodate a high volume of viewers.

III. 298 FEE WAIVER PETITIONS

Applications for the waiver of fees filed pursuant to 735 ILCS 5/5-105 and Illinois Supreme Court Rule 298, will be ruled on in accordance with Illinois Supreme Court Order M.R. 30370 (Aug. 27, 2020, as amended Feb. 9, 2021) as follows:

A. *Petitions to Be Ruled on by Assigned Judge*. Petitions filed shall be ruled upon by the calendar judge assigned to the matter for all calendars in the Chancery Division, including Mechanics Lien/Mortgage Foreclosure section.

B. Hearings.

- 1. <u>Initial In-Person Hearing Waived</u>. Petitioners will no longer be assigned an automatic 14-day hearing date upon filing of a fee waiver. Each calendar judge will rule on the filed petition and the Clerk's Office will notify the applicant of the ruling.
- 2. <u>Hearings Required</u>. If the judge presiding over the matter determines an issue exists that requires a hearing before the judge can rule on the petition, the judge will set the matter for a hearing date no earlier than 21 days from the date of the order. The hearing may be held remotely by video or telephone conference, or in person with the proper protocols in place. The order will contain the directions for attending the hearing.

IV. MORTGAGE FORECLOSURES

Pursuant to Chief Judge Evans' General Administrative Order 2020-07, the following motion practice procedures will be in place for foreclosure matters, barring further unforeseen circumstances:

A. Foreclosure Proceedings May Partially Resume.

Foreclosure proceedings may resume, effective December 1, 2020, under the following circumstances:

- 1. <u>Residential Foreclosures.</u>
 - a) *Foreclosure May Proceed to Judgment*. Residential foreclosures, where a mortgagor or any resident or tenant lives in the property, may proceed through entry of the judgment of foreclosure. Service of process, routine motions for matters such as special representatives and special process servers, may commence in the normal course for residential cases.
 - b) *Cases Stayed After Judgment*. After entry of the judgment of foreclosure, the case will be automatically stayed until further order of the court. No sales shall be scheduled or held until further order of the court unless exigent circumstances are raised with the Court first.
 - c) Notice to Residents of COVID-19 Declaration. Plaintiff shall send a notice of the "[Form] Declaration Under Penalty of Perjury for State of Illinois Executive Order 2020-72, as amended by Executive Order 2020-74" which is available on

the website <u>IHDA.org</u> that allows any resident of the property to notify the plaintiff's attorney if the resident qualifies as a Covered Person under the Governor's Executive Order 2020-72, as amended by Executive Order 2020-74 (December 11, 2020). The Covered Person affidavit should be returned only to the Plaintiff's attorney for expeditious handling.

- i) <u>Recipients</u>. A separate notice shall be sent to each known individual living at the property, including but not limited to the mortgagor(s) and any tenants or sub-lessees known to the plaintiff. The plaintiff shall also send an additional notice to the property address to "Resident or Tenants of [Property Address]" to capture any unknown owners or residents at the property.
- ii) <u>Content of the Notice</u>. The Letter shall contain the same language or substantially the same information as the sample letter attached to this General Administrative Order in **Attachment 2**, which contains:
 - Name and Address of the Recipient;
 - Case Number and Case Caption;
 - Information about the Form Declaration, what it is, and where to find it;
 - A copy of the Form Declaration;
 - Address for Return of the form (Plaintiff's firm address); and
 - Identification of 30 days to return the form to the plaintiff's firm.
- iii) <u>Timing of the Notice</u>. For cases pending in with the court, plaintiff shall send the notice to the Recipients and wait the requisite 30 days before proceeding with a motion for entry of judgment of foreclosure. For any newly filed cases, plaintiff shall send the notice within fourteen (14) business days of service or within thirty (30) days of filing of the complaint, whichever date is sooner.
- iv) <u>Response by Covered Persons.</u> Any resident or tenant living at a property, who receives a notice letter from a plaintiff's law firm and is a Covered Person, shall return the Covered Person's Form Declaration to the plaintiff's firm listed in the letter within thirty (30) days of the date of the letter. If the plaintiff provides an email or fax number for return, email or fax will be sufficient for return of the completed form instead of standard mail. The Covered Person should retain any proof of delivery that is available for their records.
- d) *Affidavit of Compliance*. In residential mortgage foreclosure cases, plaintiff must prepare an affidavit of compliance.
 - i) <u>Deadline to File Affidavit with the Clerk of the Circuit Court</u>. In each case, plaintiffs shall file the affidavit of compliance with the Clerk of the

Circuit Court within fourteen (14) days of the expiration of the 30-day period.

- ii) Contents of the Affidavit. The affidavit shall contain proof of compliance with Section IV(A)(1)(c) and attach any response from the defendant, without compromising personal information to the public record.
- iii) Staying of the Case for Covered Persons. In cases where a resident has returned a Form Declaration attesting that he or she is a Covered Person, the plaintiff shall also submit a courtesy copy of the filed affidavit to the court within fourteen (14) days of the expiration of the 30-day period. The court shall immediately enter an order staying the proceedings and setting the matter for further status to allow the court to remain apprised of the status of the case.
- No Form Declaration Received. In cases where plaintiff did not receive any Form Declaration, plaintiff will still file the affidavit as directed in Section IV(A)(1)(d)(i), but may submit the courtesy copy of the affidavit of compliance to the court with its next motion scheduled for presentment.
- 2. <u>Commercial Foreclosures</u>. Commercial foreclosures may proceed through Judgment of Foreclosure. Commercial foreclosures will be stayed after entry of the judgment of foreclosure. No sales shall be scheduled or held until further order of the court unless exigent circumstances are raised with the Court first.
- 3. <u>Vacant or Abandoned Foreclosures</u>. Foreclosures of vacant or abandoned properties shall proceed in the normal course and with sufficient proof that the property is vacant or abandoned. Litigants no longer need to present a "motion to proceed" prior to filing a motion for judgment of foreclosure if prior filings have attached sufficient proof of vacancy or abandonment. Vacant or abandoned properties can proceed to sale. The court retains discretion to request additional proof of vacancy or abandonment as may be necessary.
- 4. <u>Health and Safety Hazard; Exigent Circumstances.</u> Any foreclosure case that is otherwise stayed after judgment in the General Administrative Order may proceed to sale and eviction where a tenant, lessee, sub-lessee, or resident of the property poses a direct threat to the health and safety of the other tenants, the public, or an immediate and severe risk to the property. A motion to proceed through sale and eviction, with documented proof of the health and safety risk must be filed with the Clerk of the Circuit Court and presented to the court for ruling prior to any residential or commercial case proceeding to sale and eviction. Any proof of a health and safety risk that would compromise protected private information about an individual in the public record must be appropriately redacted in accordance with applicable law or the motion shall include a request to file the documents under seal or include a request for an *in camera* review. In cases where the court determines

a health and safety hazard exists, the foreclosure may proceed through sale and eviction as allowed by the Governor's Executive Orders.

- **B.** *Emergency Motions.* Emergency matters will be heard.
 - 1. <u>Definition of "Emergency"</u>: Emergency matters are defined as sudden and unforeseen circumstances that may cause injury, loss of life, or damage to property and that requires an urgent response and remedial action
 - 2. <u>Email</u>: Litigants or lawyers may email the calendar for the case to schedule an emergency motion with chambers' staff. The movant should attach courtesy copies of the emergency motion and notice of emergency motion and any relevant filings to the email. Email addresses for communication are listed in Section G below.
 - 3. <u>Telephone</u>: Litigants or lawyers may contact each judge's calendar's e-mail or phone to schedule an emergency motion with chambers' staff. If the emergency motion is scheduled over the telephone, courtesy copies should be delivered by email to the calendar for the case according to the directions of chambers' staff.

C. Special Process Server Orders

- <u>Standing Quarterly Special Process Server Orders Pursuant to GAO 2007-03</u>. Requests for Standing Special Process Server orders entered pursuant to GAO 2007-03 that are entered each quarter may be submitted to the court. Motions and proposed orders may be sent to the following email address: <u>ccc.mfmlspsorders@cookcountyil.gov</u>. Quarterly dates should comport with the following quarters:
 - January 1 March 31
 - April 1 June 30
 - July 1 September 30
 - October 1 December 31

Any proposed orders submitted with a different 3-month time frame will not be entered by the court.

2. <u>Individual Special Process Server Requests</u>. Requests in individual cases for Special Process Servers will be entertained by the judge assigned to the case.

D. Stay on Sales

- 1. <u>Stay on Sales</u>. All sales in foreclosure actions, except as otherwise provided in this order, are stayed until further order of the court.
- 2. <u>No Scheduling of Sales</u>. There shall be no scheduling of new sales or rescheduling of stayed sales in foreclosure actions which would displace a resident or entity

until further order of the court. There is no date certain for the end of the stay on foreclosures due to the ongoing circumstances. The overall stay on the scheduling of the sales is to prevent the unnecessary accumulation of fees for publication and confusion among litigants around sales that are scheduled for a date immediately following the expiration of this order.

3. <u>Notice & Publication</u>. All sales that have been continued during the court's moratorium will require re-notice and re-publication, notwithstanding if the original sale date was less than 60 days from the new sale date.

E. Parties Encouraged to Communicate About Foreclosure Options.

The procedures identified in this General Administrative order do not prohibit any plaintiff or plaintiff's attorney from notifying defendants in pending cases about options available from the lender, such as a forbearance option available under the CARES Act, or any other option that may resolve a pending foreclosure. The court encourages the plaintiffs to communicate with defendants about any options that may ultimately lead to a resolution of a pending foreclosure and that do not dispossess a resident or business from the property in violation of this order.

A plaintiff may send a notice to a defendant that includes the options available and how to contact the lender to apply. A notice to a defendant may include, but is not limited to, information as follows:

- Notification that if the defendant has been affected by COVID-19, that the defendant may be eligible for mortgage forbearance under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
 - An explanation that a forbearance temporarily pauses mortgage payments and accrual of penalty fees;
 - Instructions on how to apply for a forbearance; and
 - Lender contact information.
- Information about how to obtain referrals to other resources for guidance, such as the JusticeCorps Court Information line (872) 529-1093, CARPLS (312) 738-9200, or Illinois Legal Aid Online www.illinoislegalaid.org.
- Contact information for both the lender and the plaintiff's firm; and
- Any other information that would educate a defendant about possible options from the lender and how to apply for those options.

Any plaintiff who sends a notice to the defendant is encouraged to keep a record of the communication for reference when foreclosures resume in their entirety. A lack of recordkeeping will not prohibit a foreclosure from proceeding.

F. *Triage of Cases & Motion Practice.* The Mortgage Foreclosure Section will triage and hear cases as set forth below, barring further unforeseen circumstances.

- 1. <u>Case Management Statuses</u>. Plaintiff will provide the Court with a Case Management Status sheet and notice to the Respondent. The Plaintiff shall be excused from appearing on the date the case management is noticed. In the event Defendant appears, the Court shall enter an Order granting Defendant leave to file his/her answer and appearance. After the date for which the case was noticed and the defendant given an adequate time to respond, the Court shall enter an Order either striking the Case Management from the call ("4331") or memorializing the time Defendant was granted to file his/her answer and appearance and shall provide a new status date. The court shall specify if the status is to be held by teleconference, a Zoom meeting, or an inperson proceeding based on any requests from parties.
- 2. Motion for Default, Summary Judgment, and Judgment of Foreclosure. The Motions for Default, Summary Judgment, and entry of Judgment of Foreclosure shall be noticed for a date as allowed through e-filing in the Clerk's e-filing system. Plaintiff should file the Default Motion with all required documents required under the Court's standing orders with notice to Defendant(s) and the Defendant(s) given an adequate time to respond. In the event Defendant(s) appear, the Court shall enter an Order of continuance and set the matter for either a teleconference, a video conference or an in Court proceeding. In the event Defendant(s) fail to appear, then the Court may enter a Default Order, Summary Judgment and an Order of Foreclosure within the Court's discretion in the event the Plaintiff has complied with the procedural requirements of the Court. The parties may request a remote proceeding prior to sending out notice by contacting the court.
- 3. <u>Contested Motions</u>. Defendant(s) shall submit a response to the motion being contested and, where necessary, a briefing schedule to the Court and shall submit courtesy copies of their e-filed briefs on the Court's designated e-mail. The parties shall indicate whether they are requesting or waiving oral argument. A clerk status shall be entered by the Court on a date after all briefs have been filed. On the Clerk Status date, the Court will enter an Order for oral argument or a written ruling date. The Court will determine whether the oral argument shall be held in open Court, via teleconferencing or by videoconference.
- 4. <u>Receiver Motions</u>. Motions relating to appointment of a receiver or any other matter relating to a receiver may proceed in the normal course. Parties shall schedule the motions for presentment in accordance with each judge's policies and procedures.
- 5. <u>Special Representatives</u>. Motions relating to the appointment of a special representative or related to special representative fees may proceed in the normal course. Parties shall schedule the motions for presentment in accordance with each judge's policies and procedures.
- 6. <u>Continued Sales</u>. When the stay on sales is lifted, re-notice and re-publication will be required on all sales that were scheduled and continued due to the stay on foreclosures.

- 7. <u>Pending Sale Approvals with Third-Party Bidders</u>. This sub-section applies only to mortgage foreclosure cases where the sale occurred prior to March 16, 2020 <u>and</u> a third-party was the successful bidder and the sale is still pending approval due to COVID-19 protocols. The plaintiff may submit a motion, or the third-party bidder may submit a motion to intervene, for consideration by the court to void the sale and allow the third-party bidder to recover the funds being held from the sale.
- 8. Order Approving Sale. In any case where a sale is approved by the court to occur (such as in a vacant or abandoned property), Plaintiff shall file a Motion for an Order Approving Sale with all necessary attachments, notice to Defendant(s), and the Defendant(s) given an adequate time to respond. Plaintiff shall be excused from appearing for the Motion. In the event Defendant(s) appear, the Court shall enter an Order of continuance and set the matter for either a teleconference, a video conference or an in-person proceeding. In the event Defendant(s) fail to appear, then the Court may enter an Order Approving Sale within the Court's discretion in the event the Plaintiff has complied with the procedural requirements of the Court.
- 9. <u>Proposed Agreed Orders</u>. Proposed agreed orders may be filed with the Court at any time. The litigants shall forward a copy of any filed proposed agreed orders to court staff after it is filed. Only once the proposed agreed orders are sent to chambers' staff will the Court determine how to proceed to rule on such Proposed Orders
- 10. <u>Limits on In-Person Proceedings</u>. In-person proceedings will be governed by the directives of the Chief Judge. If a matter needs to be heard in person, and in-person proceedings are allowed by the Chief Judge, no more than 10 people will be allowed in the Courtroom at any given time including the Court and its staff, until further order of court.
- 11. <u>Courtesy Copies</u>. Courtesy copies may be delivered electronically via email to the email address assigned to the calendar for the case.
- **G.** *Motions Rescheduled for a Later Date.* At any point during the continuing COVID-19 protocols, the Court's staff may contact counsel or self-represented litigants, as necessary and possible, to reschedule matters for effective administration of cases.
- H. Communications with the Court. Each order entered by the Court shall contain the court's email and phone number for contact. Parties and litigants may email the calendar to which a case is assigned for emergency matters, to deliver courtesy copies, or to deliver proposed orders. The email addresses for each mortgage foreclosure calendar are as follows:

Calendar No.	Judge	Email Address
56	Hon. Freddrenna M. Lyle	ccc.mfmlcalendar56@cookcountyil.gov
57	Hon. Joel Chupack	ccc.mfmlcalendar57@cookcountyil.gov
58	Hon. Darryl B. Simko	ccc.mfmlcalendar58@cookcountyil.gov
59	Hon. Edward N. Robles	ccc.mfmlcalendar59@cookcountyil.gov
60	Hon. William B. Sullivan	ccc.mfmlcalendar60@cookcountyil.gov
62	Hon. Marian E. Perkins	ccc.mfmlcalendar62@cookcountyil.gov
63	[TBD]	ccc.mfmlcalendar63@cookcountyil.gov
64	Hon. Patricia S. Spratt	ccc.mfmlcalendar64@cookcountyil.gov

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ENTERED: ENTERED Judge Moshe Jacobius-1556

Date: March 25, 202

Moshe Jacobius Presiding Judge Chancery Division

المحفظة مروحة والمراجع

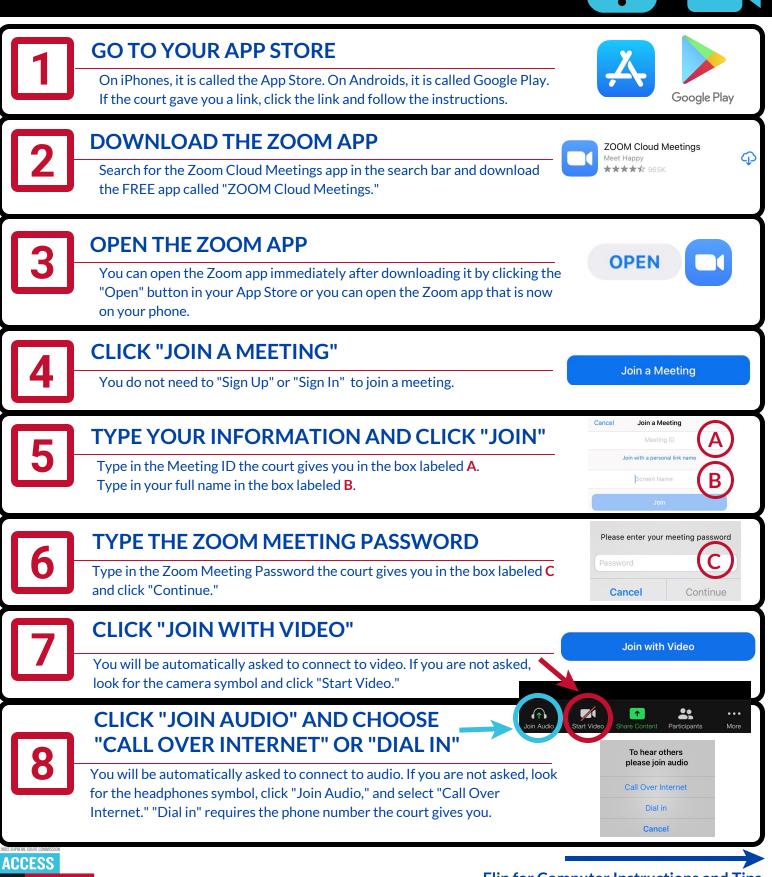
10

ATTACHMENT 1

ZOOM INSTRUCTIONS (English & Spanish)

ZOOM FROM YOUR PHONE

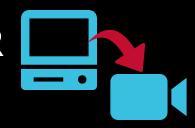
How to use Zoom on your smart phone for your remote court hearing



Flip for Computer Instructions and Tips

ZOOM FROM YOUR COMPUTER

How to use Zoom on your computer or laptop (with a webcam) for your remote court hearing



1	GO TO zoom.us/join If the court gave you a link, click the link and follow the instructions.	\leftrightarrow \rightarrow C $rac{1}{200m.us/join}$
2	TYPE YOUR INFORMATION AND CLICK "JOIN" Type in the Meeting ID the court gives you in the box labeled A and click "Join."	Join a Meeting Meeting ID or Personal Link Name Join
3	CLICK "OPEN ZOOM MEETINGS" If you don't have Zoom installed on your computer, click on "download and run Zoom" and open the .exe file to install Zoom.	Open Zoom Meetings? https://zoom.us wants to open this application. Always allow zoom.us to open links of this type in the associated app Open Zoom Meetings Cancel
4	TYPE YOUR INFORMATION AND CLICK "JOIN" Type in the Meeting ID the court gives you in the box labeled B . Type in your full name in the box labeled C .	Join Meeting Meeting ID or Personal Link Name Your Name Your Name Commenter my name for future meetings Common connect to avails Common connect to avails Common connect to avails
		Enter meeting password
5	TYPE THE ZOOM MEETING PASSWORD Type in the Zoom Meeting Password the court gives you in the box labeled D and click "Join Meeting."	Meeting password
5	Type in the Zoom Meeting Password the court gives you in the box labeled D	Meeting password
5 6 7	Type in the Zoom Meeting Password the court gives you in the box labeled D and click "Join Meeting." CLICK "JOIN WITH VIDEO" You will see a video preview before you join with video. If you do not want	Meeting password

- Use earbuds or headphones if you can. This makes it easier to hear you speak.
- Look for the microphone symbol to mute and un-mute yourself.

ACCESS

TO

(08/20)

JUSTICE

EDUCATION. SUPPORT. EMPOWERMENT.

- Keep yourself on mute when your case is not before the judge.
- Set the camera at eye level. If using a phone, prop it up so your hands are free.
- Pause before speaking in case there is audio/video lag.
- Even if you are at home, remember that a remote hearing is still an official court hearing and you should dress and behave appropriately.

Flip for Phone Instructions

ZOOM DESDE SU TELÉFONO

Cómo usar Zoom en su teléfono inteligente para su audiencia remota en la corte



(08/20)

ZOOM DESDE SU COMPUTADORA

Cómo usar Zoom en su computadora o portátil (con webcam) para su audiencia remota en la corte

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1	VISITE zoom.us/joinSi la corte le dio un sitio internet "link," haga clic en el sitio "link" y siga las instrucciones.
2	Ponga el número asignado a su reunión (Meeting ID) que le dio la corte en el recuadro A y haga clic en "Join."
3	HAGA CLIC EN "OPEN ZOOM MEETINGS" Si no tiene Zoom instalado en su computadora, haga clic en "download and run Zoom" (descargar y ejecutar Zoom) y abra el archivo .exe para instalar Zoom.
4	PONGA SUS DATOS Y HAGA CLIC EN "JOIN MEETING" Ponga el número asignado a su reunión (Meeting ID) que le dio la corte en el recuadro B. Ponga su nombre completo en el recuadro C. Primero su nombre y luego su apellido.
5	PONGA LA CONTRASEÑA DE LA REUNIÓN DE ZOOM Ponga la contraseña (Zoom Meeting Password) que le dio la corte en el recuadro D y haga clic en "Join Meeting."
6	HAGA CLIC EN "JOIN WITH VIDEO" Verá una vista previa de video antes de conectar el video. Si no quiere aparecer con video y solo con voz, haga clic en "Join without Video."
7	HAGA CLIC EN "JOIN WITH COMPUTER AUDIO" Puede probar su volumen y micrófono haciendo clic en las palabras debajo de "Join with Computer Audio."
 Veri Carg que Si pu 	 Instálese en un espacio desocupado y tranquilo donde nadie lo interrumpa y que no hayan ruidos de fondo. Coloque la cámara al nivel de sus ojos. Si va a usar un teléfono, apóyelo en un soporte para dejar las manos libres. Haga una pausa antes de hablar en caso que haya una demora en el audio/video.

está diciendo.
Haga clic en el símbolo del micrófono para activar y desactivar el modo silenciar.
Aunque esté en su casa, recuerde que una audiencia remota sigue siendo una audiencia oficial de la corte. Vístase y compórtese adecuadamente, como si estuviera en la corte.



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ATTACHMENT 2

SAMPLE NOTICE LETTER & [FORM] DECLARATION UNDER PENALTY OF PERJURY FOR STATE OF ILLINOIS EXECUTIVE ORDER 2020-72 (AS AMENDED BY EXECUTIVE ORDER 2020-74) RECIPIENT PROPERTY ADDRESS PROPERTY CITY, ZIP CODE

> Re: Notice of COVID-19 Form Declaration Case No. – CH -----Case Name

Dear [Recipient]:

If you have been affected by COVID-19, you may qualify as a "Covered Person" under Governor Pritzker's Executive Order 2020-72, as amended by Executive Order 2020-74 (December 11, 2020). This notice is being sent to you because there is a mortgage foreclosure action pending against this property: [Case name & Case Number, Property Address].

Enclosed is a copy of the [FORM] DECLARATION UNDER PENALTY OF PERJURY FOR STATE OF ILLINOIS EXECUTIVE ORDER 2020-72. You may read more about this declaration form and obtain an electronic copy of the form on the Illinois Housing Development Authority's website at <u>www.ihda.org</u>.

If you believe you qualify as a Covered Person, please complete the enclosed form and return it to our firm **within 30 days of the date of this letter**. Include your name, property address, and the case number listed above.

You can send this letter to:

Name of Plaintiff's firm:

Fax, email, and/or mailing address:

Enclosure