

The Illinois Mortgage Foreclosure Law (IMFL) requires the lenders' attorneys to follow a strict code of procedure, or face dismissal of their lawsuit. Examples of motions which can challenge compliance with the law by the defendant-consumer, include:

- Failure to properly serve summons and complaint;
- Failure to identify the true holder of the mortgage as the Plaintiff, for example, when the mortgage has been sold to another bank once or more;
- Failure to include the proper defendants in the foreclosure complaint;
- Failure to properly notice the judicial sale;
- Improper or incomplete complaint;