



**Circuit Court Nineteenth  
Judicial Circuit Lake County,  
Illinois**

**Standing Order for Actions in Debt by Assignees**

**For All Assigned Debt**

At prove-up, in all cases of assigned debt, whether for collection or otherwise, there must be an affirmative statement in the verified pleading or supporting affidavit as to whether or not the debt was assigned at any point to a collection agency for collection, within the meaning of the Collection Agency Act.

**Any Actions by a Collection Agency**

At prove-up, any actions by a collection agency, within the meaning of The Collection Agency Act, 225 ILCS 425/1 *et seq.*, must be supported by an affidavit attesting to the date of the licensure of the agency or agencies, and to the fact that the agency or agencies were licensed at the time of the assignment(s) and at the time the complaint was filed.

**For Assigned Debt Other Than Debt Assigned to a Collection Agency for Collection.**

- For assignees suing on debt [other than debt assigned to a collection agency for collection within the meaning of The Collection Agency Act, 225 ILCS 425/1 *et*

*seq.*], the Court requires that the complete chain of title, including the name of the original creditor and all subsequent assignees and/or purchasers, be pled in the complaint.

- For prove-ups of assigned debt [other than debt assigned to a collection agency for collection within the meaning of The Collection Agency Act], the Court requires sufficiently detailed affidavits, verified pleading, or documents sufficient to establish the Plaintiffs standing to sue on the specific debt or account of the Defendant.

### **For Debt Assigned to a Collection Agency for Collection**

When the assignment is to a collection agency for collection, within the meaning of The Collection Agency Act, the court requires pleading and proof of every assignment, satisfying the requirements of 225 ILCS 425/8b(e), including:

- Each written contract of assignment (affidavits are insufficient), which specifically state the date of each assignment, the consideration paid and the identifying information for the account being collected for each assignment;
- Incorporation of multiple documents by the assignee is allowed, provided that the incorporated documents are attached to the Complaint along with each assignment.

Dated this 15<sup>th</sup> day of August 2024.

/s/Joseph V. Salvi  
Joseph V. Salvi  
Circuit Judge