

**WRITTEN ANSWER
CONSUMER CREDIT TRANSACTION**

Plaintiff(s),

-against-

Defendant(s),

Defendant _____ answers the Complaint as follows:

ANSWER: (Check all that apply)

1. ___ General Denial: I deny the allegations in the Complaint.

SERVICE

2. ___ I did not receive a copy of the Summons and Complaint.

3. ___ I received the Summons and Complaint, but service was not correct as required by law.

DEFENSES

4. ___ I do not owe this debt.

5. ___ I did not incur this debt. I am a victim of identity theft or mistaken identity.

6. ___ I have paid all or part of the alleged debt.

7. ___ I dispute the amount of the debt.

8. ___ I do not have a business relationship with Plaintiff (Plaintiff lacks standing).

9. ___ The NYC Department of Consumer Affairs shows no record of plaintiff having a license to collect debt.

10. ___ Plaintiff does not allege a debt collector's license number in the Complaint.

11. ___ Statute of limitations (the time has passed to sue on this debt).

12. ___ This debt has been discharged in bankruptcy.

13. ___ The collateral (property) was not sold at a commercially reasonable price.

14. ___ Unjust enrichment (the amount demanded is excessive compared with the original debt).

15. ___ Violation of the duty of good faith and fair dealing.

16. ___ Unconscionability (the contract is unfair).

17. ___ Laches (plaintiff has excessively delayed in bringing this lawsuit to my disadvantage).

18. ___ Defendant is in the military.

19. ___ Other _____

OTHER

20. ___ Please take notice that my only source of income is _____, which is exempt from collection.

COUNTERCLAIM(S)

21. ___ Counterclaim(s): \$ _____ Reason: _____

VERIFICATION

State of New York, County of _____ ss:

_____, being duly sworn, deposes and says: I have read the Answer in Writing and know the contents to be true from my own knowledge, except as to those matters stated on information and belief, and as to those matters I believe them to be true.

Sworn to before me this _____ day of _____, 20_____.

Notary/Court Employee

Signature of Defendant

Defendant's address

This case is scheduled to appear on the calendar as follows:

Date: _____ Part: _____ Room: _____ Time: _____ Both sides notified _____