

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF \_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Name(s) of Plaintiff(s)/Petitioner(s))

VS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Name(s) of Defendant(s)/Respondent(s))

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ANSWER for  
CONSUMER CREDIT  
TRANSACTION

Index No. \_\_\_\_\_

Defendant \_\_\_\_\_, answers the complaint as follows:  
(Insert your name)

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 as 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.  Statute of Limitations (the time has passed to sue on this debt; more than six years).
- 10.  This debt has been discharged in bankruptcy.
- 11.  The collateral (property) was not sold at a commercially reasonable price.
- 12.  Unjust enrichment (the amount demanded is excessive compared with the original debt.)
- 13.  Violation of the duty of good faith and fair dealing.
- 14.  Unconscionability (the contract is unfair).
- 15.  Laches (plaintiff has excessively delayed in bringing this lawsuit to my disadvantage.)
- 16.  Defendant is in the military.
- 17.  Other \_\_\_\_\_

OTHER:

- 18.  Please take notice that my only source of income is \_\_\_\_\_, which is exempt from collection.

COUNTERCLAIM(s):

- 19.  Counterclaim(s): Reason-\_\_\_\_\_
- \_\_\_\_\_

VERIFICATION

\_\_\_\_\_, being duly sworn, deposes and says:  
(Insert your name)

I am the defendant. I have read the above answer and know the contents of it. The same are true to my knowledge, except as to matters stated to be alleged on information and belief and as to those matters I believe them to be true. To the best of my knowledge, information and belief, formed after an inquiry reasonable under the circumstances, the presentation of these papers of the contentions therein are not frivolous as defined in subsection © of section 130-1.1 of the Rules of the Chief Administrator (22NYCRR).

\_\_\_\_\_  
(Sign your name in the presence of a Notary Public)

\_\_\_\_\_  
(Print your name)

\_\_\_\_\_  
(Your address)

\_\_\_\_\_  
(Your city, state, zip code)

\_\_\_\_\_  
(Your telephone number)

Sworn to before me this  
\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_.

\_\_\_\_\_  
Notary Public