

INFORMATION ON ANSWERING A CONSUMER CREDIT TRANSACTION

Below is an explanation of possible responses to a consumer credit transaction claim which the Court can consider in deciding how much money you may owe the plaintiff.

Check off all responses which apply to your particular situation:

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| Line 1 | If you deny the allegations in the Complaint. |
| Line 2 or 3 | If you believe you were not served or not served properly. Also you may want to seek legal advice if you think you did not receive the court papers properly. |
| Line 4 through 7 | If after reading the Summons & Complaint, you believe you do not owe the money stated because it was paid, or do not owe the amount stated or have paid some of the money owed or you never incurred the debt and/or think you are a victim of identity fraud |
| Line 8 | If after reading the Summons & Complaint you believe you do not have a business relationship with the plaintiff |
| Line 9 | If you believe the Statute of Limitations has expired (the time has passed to sue on this debt; more than six (6) years) |
| Line 10 | If you have filed for bankruptcy and you believe this debt has been discharged in the bankruptcy order |
| Line 11 | If you believe that the plaintiff's claim involves property that was sold as collateral and was not sold at a commercially reasonable price |
| Line 12 | If you believe that the amount demanded is excessive compared with the original debt |
| Line 13 | If you believe the plaintiff or the plaintiff's attorney has not been honest or has behaved unfairly |
| Line 14 | If you believe the contract that is a basis of the plaintiff's claim is extremely unfair or unjust |
| Line 15 | If you believe the plaintiff has excessively delay bringing the lawsuit and this puts you at a disadvantage |
| Line 16 | If you are in the military |

Line 17 If there us any other reason why you believe you do not owe some or all of the money demanded in the Complaint and write in your reason. Additional pages may be added if needed.

Line 18 Federal & State Laws prevent certain money or property from being taken to satisfy judgments or orders. Such money or property is said to be exempt. The following is a partial list of money which may be exempt. Write in the source of your income.

- Supplemental Security Income (SSI)
- Public Assistance (Welfare)
- Alimony or Child Support
- Unemployment Benefits
- Workers Compensation Benefits
- Social Security
- Disability Benefits
- Veterans Benefits
- Public or Private Pensions

Line 19 If you wish to file a claim against the plaintiff (Counterclaim) write in the amount and the reason for your counterclaim.