

Important Notice to Defendant

***** PLEASE READ *****

A civil lawsuit to collect credit card debt or student loan debt has been filed against you in Court. Please note the following:

1. If you do not file an "ANSWER" with the Court within 20 days, the Court may automatically decide you owe the debt and enter a judgment against you in the amount demanded by the plaintiff's attorney.
2. If you do not file an "ANSWER," you may give up your right to dispute the debt and give up your opportunity to try to resolve this case.
3. This form can serve as your ANSWER. If you complete this ANSWER and return it to the Court, you do not need to file a more formal answer or responsive pleading.

To use this form as your ANSWER, fill out the form and return it to the Court at the location listed in the Summons served with the Complaint. Mail the ANSWER before the 20-day deadline. You must also mail a copy of the ANSWER to the plaintiff's attorney.

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Defendant's ANSWER to Complaint

STATE OF MAINE

DISTRICT COURT

Location _____

Docket No. (if listed) _____

Plaintiff

ANSWER TO COMPLAINT TO COLLECT CREDIT CARD DEBT OR STUDENT LOAN DEBT

v.

Defendant

To protect your rights, you must file a response to the complaint with the Court – called an ANSWER. You can provide an ANSWER to the complaint by checking the box below.

☐ I am the defendant in this case. I believe there are good reasons a judgment should not be entered against me on some or all of the claims raised by the plaintiff. I deny at least some of the plaintiff's statements in the complaint. I assert all affirmative defenses that apply to my case.

Your Signature

Your Mailing Address

Your Printed Name

Your Phone # and Email Address