

How To File an Answer to a Foreclosure Complaint

Attached is a blank Answer form

You have 28 days to file an Answer

- File the original and one copy with the Clerk of Court
- Copies of your Answer must be mailed to the Plaintiff's attorney and to all other Defendants

If you do not file an Answer, the other side will win and get a foreclosure

The court will send you a notice of any hearings or court dates

It is important that you go to all hearings or court dates

If you receive other court papers, papers from the Plaintiff, or have other questions, you should contact an attorney

If you believe you have a claim against the lender because of your mortgage, you should contact an attorney

If you are low income, Southeastern Ohio Legal Services (SEOLS) may be able to help you

- (330) 339-3998
- 1-800-686-3670

You may also want to contact the Tuscarawas County Bar Association for attorneys who handle foreclosures

- www.tuscbar.com

IN THE COURT OF COMMON PLEAS
_____ COUNTY, OHIO

(Plaintiff's Name)

Case No. _____

(Plaintiff's Address)

Plaintiff,

v.

Judge _____

(Defendant's Name)

(Defendant's Address)

Defendant.

DEFENDANT'S ANSWER

I, the Defendant, answer the Complaint as follows:

I deny that the Plaintiff should be able to foreclose on my home for the following reasons:

(Check all that apply):

- ☐ My original mortgage was with _____.
This is not the Plaintiff.
- ☐ I have not had any dealings with the Plaintiff on my mortgage.
- ☐ There is no proof in the Foreclosure Complaint that the Plaintiff owns or was assigned my mortgage.
- ☐ The amount that the Plaintiff says I am behind on my mortgage is not correct because:

☐ I had entered into a repayment agreement with my lender and am current on that agreement.

☐ Other _____

I ask the Court to set this matter for a hearing.

I swear that the information contained in the foregoing Answer is true and correct to the best of my information and belief.

(Signature)

(Address)

(Telephone number)

CERTIFICATE OF SERVICE

A copy of this Answer was served upon Plaintiff's attorney at the following address: _____

by ordinary U. S. Mail, this ____ day of _____, 20____, and upon the Defendants at the address(es) listed in the Complaint.

(Signature)