

State of Minnesota

District Court

County

Judicial District: _____

Court File Number: _____

Case Type: Consumer

_____,
Plaintiff,

ANSWER

vs.

_____,
Defendant.

GENERAL ANSWER--I deny everything in the complaint except as specifically admitted below.

1. I admit the allegations in these paragraphs of the complaint: _____
2. I deny the allegations in these paragraphs of the complaint: _____
3. I do not have enough information to form a belief as to the truth, and therefore deny the allegations contained in these paragraphs: _____

DEFENSES -- I claim the following Affirmative Defense(s):

1. _____ Service of process was insufficient.
2. _____ Plaintiff has sued the wrong person.
3. _____ I have already paid the debt at issue.
4. _____ I don't owe all of the money alleged.
5. _____ Plaintiff is not my creditor.
6. _____ The debt at issue has been discharged by bankruptcy.
7. _____ I did not sign up for this credit card.
8. _____ Someone used my name and identity without my permission.
9. _____ There are charges on this account that I did not agree to.
10. _____ I do not recognize the Plaintiff and I never borrowed money from the Plaintiff. Plaintiff has not shown why it has a right to sue me on the alleged debt and the case should be dismissed. Minn.R.Civ.P 17.01.
11. _____ Plaintiff's claims are barred by the applicable statute of limitations.

If this box is checked, Plaintiff's claims are barred by the applicable statute of limitations.

PRAYER FOR RELIEF

WHEREFORE, Defendant respectfully requests that judgment be entered against Plaintiff as follows:

1. That Plaintiff take nothing for its Complaint;

2. That Defendant be awarded costs, fees, and disbursements;
3. That Defendant be awarded such other and further relief as this Court deems just and equitable.

Dated: _____

Signature

ACKNOWLEDGEMENT

I acknowledge that costs, disbursements and reasonable attorneys fees may be awarded under MINN. STAT. § 549.211 to the Plaintiff if I act in bad faith, assert a frivolous claim, assert an unfounded position to delay or harass, or commit a fraud upon the court.

Dated: _____

Signature

