Instructions: FILL IN THE NAMES OF THE PARTIES AND THE INDEX NUMBER. COMPLETE THE BLANK SPACES NEXT TO THE INSTRUCTIONS PRINTED IN BOLD TYPE. PRINT AND USE BLACK INK ONLY. SIGN YOUR NAME IN THE PRESENCE OF A NOTARY PUBLIC.

SUPREME COURT OF TH COUNTY OF KINGS	E STATE OF NEW YOU x	₹K
		Index No. <u>504399</u> /2022
Access Institute d/b/a Access Group - against -	Plaintiff,	ANSWER
Robert Broadhurst	Defendant.	
As and for his	her answer to the com	plaint herein, the defendant Robert
Broadhurst	respec	tfully shows and alleges as follows:
X. Admits the		of Paragraph(s) 2, 5, 7, 10 of the complaint.
_		ufficient to form a belief as to the truth
of the allegations of Paragr _ of the complaint.	apn(s) <u>1, 3, 4, 6</u>	
	e allegations of Paragra	aph(s) <u>9, 11</u> of the complaint.
		d an Application and Loan Agreement

Defendant is currently attempting to retain an attorney and asks that this Court postpone
any further action on the instant lawsuit until he has had an opportunity to do so.
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AFFIRMATIVE DEFENSES
1. Plaintiff is not the real party in interest. Specifically, Defendant has received collection
notices from other collection agencies purporting to have taken assignment of or purchased
the alleged debt.
Plaintiff is barred from collecting this debt based on the equitable doctrines of waiver and
laches. Defendant reserves the right to allege additional affirmative defenses.

## **COUNTERCLAIMS** WHEREFORE, defendant prays that this Court dismiss the complaint of the plaintiff herein, with costs and disbursements to defendant, together with such other relief the Court finds to be just and proper. Dated: \_\_\_ Signature Robert Broadhurst

**Print Name** 

Defendant's Address and

Telephone Number

357 Court St., Apt 3

Brooklyn, NY 11231

917-696-5426

## **VERIFICATION**

\_\_\_\_\_, being duly sworn, deposes and says:

I am the defendant. I have read the foregoing answer and know the contents thereof. The same are true to my knowledge, except as to matters therein 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 or the contentions therein are not frivolous as defined in subsection (c) of section 130-1.1 of the Rules of the Chief Administrator (22 NYCRR).

Sign Name

ROBERT BRUADHU2ST

Sworn to beford me this

\_ day of

**Notary Public** 

CHRIS G PUCKHABER Notary Public - State of New York NO. 01PU6390581 Qualified in Kings County

My Commission Expires Apr 5, 2023