## FILLING OUT THE ANSWER

Below is the form Answer provided in this quidebook.

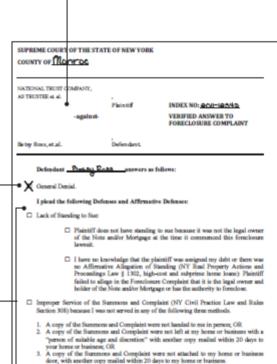
STEP 1: FILL OUT THE "CAPTION" OF THE

ANSWER - As shown in the sample Answer below, fill in the top part of the Notice of Appearance form (known as the "Caption") by copying the necessary information from the Summons or Complaint.

STEP 2: CHECK "GENERAL DENIAL" ROX.

## STEP 3: CHECK OFF AND EXPLAIN YOUR

DEFENSES - Think carefully about whether any of the following legal defenses may apply to your situation. If you fail to include some legal defenses in your Answer, you may lose the right to raise them later. However, you should not check off a defense unless you truly believe it applies to your situation. If you check off defenses that do not apply to you, you will likely increase the Bank's legal fees, which may prohibit you from ultimately resolving your delinquency with the Bank.



☐ I did not receive the notice of default required by my mortgage agreement, and the

mailing of this notice is a condition precedent to the foreclosure.