



## **Filing an Answer**

### **IMPORTANT INFORMATION TO UNDERSTAND**

#### The Parties

You are a Defendant in this case. The company suing you is called the Plaintiff. There may be other Defendants, such as the County Treasurer. Each Defendant must file an Answer. If this Answer is for you and your husband/wife, you should include both of your names.

#### What Should I Answer?

The Complaint against you has paragraphs listed by number. Each number is an allegation—or claim—the Plaintiff is making against you. The court expects you to admit or deny that each of these paragraphs is true.

#### How Should I Answer?

**DENY:** You should deny every paragraph you disagree with. Even if you only disagree with part of what the paragraph says, you should list it in this section. If you do not understand what a paragraph means, you should list it here too.

**ADMIT:** You should admit every paragraph you agree with. Only admit something if you agree with everything in that paragraph. If you don't agree with any of the paragraphs, write "none" or leave that section blank.

If you don't know whether or not the information is true, make sure to list that paragraph in the section of the Answer that says you do not have enough information to admit or deny.

Be sure to list each numbered paragraph in one of these three sections. If you miss a paragraph, the court will assume you admit that paragraph.

#### What is a Certificate of Service?

No one in a court case is supposed to file anything with the court that they haven't also sent to everyone else in the case. The "Certificate of Service" (at the end of any form to file with the court) tells the court that you mailed a copy of what you are filing to everyone else. Most courts won't let you file something until this has been done.

IN THE \_\_\_\_\_ COURT  
\_\_\_\_\_ COUNTY, OHIO

_____,	Case No. _____
Plaintiff(s),	Judge _____
vs.	
_____,	
Defendant(s).	

**DEFENDANT'S ANSWER**

Defendant(s) (Name) \_\_\_\_\_, states his/her/their answer as follows:

I admit the allegations contained in the following paragraphs of Plaintiff's Complaint:

\_\_\_\_\_  
\_\_\_\_\_.

I deny the allegations contained in the following paragraphs of Plaintiff's Complaint:

\_\_\_\_\_  
\_\_\_\_\_.

I do not have enough information to answer the allegations contained in the following paragraph of Plaintiff's Complaint: \_\_\_\_\_

\_\_\_\_\_.

I deny all allegations not specifically admitted herein.

I have the following defenses to the foreclosure: (check all that apply)

\_\_\_\_\_ I have been paying my mortgage.

\_\_\_\_\_ The amount the Plaintiff says I owe is not correct.

\_\_\_\_\_ I have worked out a modification with my lender.

\_\_\_\_\_ I am currently in a trial modification and this case should be stayed so that I can make payments.

\_\_\_\_\_ I have a government insured loan and the Plaintiff didn't try to work things out with me before filing in court.

WHEREFORE, Defendant/s demand(s) that Plaintiff's Complaint be dismissed and any further relief to which Defendant/s may be entitled.

Respectfully submitted,

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Sign here

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Spouse sign here (otherwise leave blank)

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Printed name/s

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Address 1

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Address 2

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Phone Number

**CERTIFICATE OF SERVICE**

I mailed a copy of this document to the following people on (date) \_\_\_\_\_  
by regular first-class U.S. mail:

\_\_\_\_\_, Attorney for Plaintiff, \_\_\_\_\_  
Name of Attorney - listed on Summons                      Address of Attorney - Listed on Summons

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Name of Additional Party                      Title                      Address of Party - Listed on Complaint  
Listed in complaint

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Name of Additional Party                      Title                      Address of Party - Listed on Complaint  
Listed in compliant

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Name of Additional Party                      Title                      Address of Party - Listed on Complaint  
Listed in compliant

\_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
Name of Additional Party                      Title                      Address of Party - Listed on Complaint  
Listed in compliant

Sign: \_\_\_\_\_  
Defendant

