

NAME OF COURT: (Choose One or write in the appropriate Court):  
City of \_\_\_\_\_; State of New York  
County of \_\_\_\_\_: Supreme Court

\_\_\_\_\_  
(Person or Company Suing: Print Name Here)

Plaintiff, Index No.:

v.  
(Person Answering Print Name Here)

**ANSWER**

Defendant(s).

\_\_\_\_\_

Defendant(s) Answer(s) the allegations of the Complaint as follows:

1. Admit paragraph(s) \_\_\_\_\_.
2. Deny paragraph(s) \_\_\_\_\_.
3. I (We) lack sufficient knowledge or information to form a belief as to paragraph(s) \_\_\_\_\_. All other allegations in the Complaint are denied.

Defendant(s) plead(s) the following Affirmative Defenses:

4. The Plaintiff lacks standing to pursue the claims asserted against the Defendant because the Plaintiff is not a proper party, has an invalid assignment, is not the real party in interest, is not the Owner of the alleged instrument or debt necessary to give them Standing to pursue the claim, and due to the Defense checked below:

Arbitration and Award;  Collateral Estoppel;  Statute of Limitations;  
 Discharge in Bankruptcy;  Fraud;  Payment;  Laches (Delay);  
 Release  Res Judicata;  Statute of Frauds;  Improper Venue (place);  
 Lack of Personal Jurisdiction;  Improper Service of Process;  Infancy;  
 Mental Disability and Unable to Contract;  Culpable Conduct of the Plaintiff and/or Originator of the Claim in diminution of the potential damages as set forth in Article Fourteen (14) A of the New York Civil Practice Law and Rules.

**Other facts regarding the defense above or other mitigating circumstances:**

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

**COUNTERCLAIMS OR CROSS CLAIMS  
(Defendant(s) Claims against the Plaintiff)**

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Wherefore the Defendant(s) request(s) that the Complaint be dismissed; the relief requested by the Defendant(s) be granted in its entirety as plead in the Counter Claim and/or Cross Claim, the costs associated with this Defense, and for any other relief allowed by law and considered just by this Court. Defendant(s) being duly sworn and cautioned that any statement made herein is subject to perjury states that the foregoing is true to the best of their personal knowledge and as to those matters that are not personally known to the Defendant(s) are true to the best of their knowledge.

\_\_\_\_\_  
Defendant(s) (Sign Here)

**CERTIFICATE OF SERVICE**

I am (We are) the Defendant(s) in this law suit. I am (We are) above the age of eighteen (18). Before this Answer was filed with the Court a copy of this Answer was mailed to

\_\_\_\_\_ by regular mail on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Defendant(s) (Sign Here)

Sworn to and subscribed before me on \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

**INSTRUCTIONS: Fill out this form. Mail a copy of the completed form to the attorney who is suing you. Make a copy of the original; take it to the Court where you are being sued, or mail it to the "Clerk of the \_\_\_\_ Court" where you are being sued and file a copy of this Answer with the Court. Make sure the Index Number on the front of the form is filled out accurately. File this form with counsel and with the Court as soon as possible after receiving the Summons and Complaint. This form is made available for free to the Public on the website [www.bodowlaw.com](http://www.bodowlaw.com). WE MAKE NO REPRESENTATIONS AS TO THE SUFFICIENCY OF THIS FORM IN YOUR JURISDICTION AND THE AVAILABILITY OF THIS FORM IS NOT LEGAL ADVICE AND DOES NOT CONSTITUTE LEGAL REPRESENTATION OR CREATE AN ATTORNEY-CLIENT RELATIONSHIP. PLEASE CONSULT AN ATTORNEY IF YOU ARE SUED.**