

## **HOW TO FILE AN ANSWER TO A FORECLOSURE COMPLAINT:**

### **STOP! READ THIS BEFORE YOU PROCEED:**

A Complaint in Foreclosure has been filed against you. This means that the bank, or mortgage company that services your loan, is asking the Court for permission to take your home, to auction it, and to distribute the proceeds of the sale. It is advisable that you contact an attorney about this case, particularly if you believe that you have a claim against the Plaintiff (or other person/company) because of your mortgage loan.

**\*\*Do not ask employees of the Court or Clerk's Office for legal advice – they cannot, and will not, advise you.**

### **YOU MUST FILE AN ANSWER WITHIN 28 DAYS OF THE DAY THAT YOU RECEIVED THIS COMPLAINT. IF YOU DO NOT FILE AN ANSWER, THE PLAINTIFF WILL WIN AND GET A FORECLOSURE.**

A blank Answer form is attached. At the top of the Answer, you should fill-in the blanks to match the top of the Plaintiff's Complaint. Below that, you should check the appropriate box(es) and provide the information necessary to explain why the Plaintiff should not be able to foreclose on your home.

After you have completed your Answer, you must file the original with the Clerk of Court, mail one copy to the Plaintiff's attorney, and one copy to each of the other Defendants (or their attorneys, if known).

You may also want to ask the Court to hold mediation, where you and your bank will try to resolve this case with the help of a Court employee. A blank Motion for Mediation is enclosed. You will complete this document, file it, and mail copies, similar to your Answer.

Once your Answer is filed, the Court may schedule this matter for a pre-trial, mediation, and/or Hearing/Trial. You must go to all court dates. If you miss a court date, you may lose your case.

If you have low or moderate income, Southeastern Ohio Legal Services may be able to assist you. To apply for services, call 740-454-1223 or 1-800-686-3671. You may also find an attorney through the Muskingum County Bar Association or Ohio State Bar Association.

# How To File An Answer To A Foreclosure Complaint

**AW Rasmussen**



## **How To File An Answer To A Foreclosure Complaint:**

*Stop Foreclosure Now* Lloyd SEGAL, 2008-09-15 We've all heard the reports Americans are losing their homes in record numbers and the housing crisis seems unlikely to subside anytime soon. Foreclosures affect all kinds of people and all kinds of properties. Many people faced with foreclosure feel helpless and resigned to giving up their homes without even trying to save them. The good news is that with the right advice homeowners can take control of the situation, avoid foreclosure proceedings, and even protect their credit. Lloyd Segal, mortgage banker, attorney, and real estate investor, has spent the last twenty-five years helping homeowners save their houses. In *Stop Foreclosure Now*, he shows readers how to develop a plan to delay or stop foreclosure, understand the documents involved, negotiate with their lender, use the courts to stop foreclosure and bankruptcy, arrange to refinance their property, sell their property quickly, use military status to stop foreclosure, understand foreclosure laws in all 50 states. Timely and indispensable, this guide will help anyone survive the housing crisis and preserve their most important investment. [Housing Management, Foreclosures and Abandonments. Hearing Before ... 94-1 ...](#), Chicago, July 14, 1975. United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1975.

[Housing Management, Foreclosures, and Abandonments](#) United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1975. **The Codes of California ...: pt. 1-3. Code of civil procedure** California, 1922.

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**A Digest of the Decisions of the Supreme Court of Wisconsin** John Bell Simmons, 1909. **Tax Lien and Tax Deed**

**Investing** Thomas Senatore, 2020-04-09. **Tax Lien and Tax Deed Investing: The Proven Techniques** was written to encourage those who may have heard of this technique to learn more to become an educated investor. With a little bit of knowledge, some examples of transactions, and seeing how it was done, could just be what the reader needs to take a chance and some risk to make a bit of money. With giving a clear and concise image of what actually tax lien and tax deed investing is and how to carefully navigate the process, the reader will be given a chance to make amazing profits. With tax lien and tax deed investing, you have the opportunity to make up to 36% interest each year. When most people find a letter from the tax collector in their mailbox, it usually is a bill, but for the tax lien investor, it will be check after check made payable to them. To even add a bonus, if the tax lien was purchased inside their self-directed Roth IRA, all profits would be exempt from income taxes. With every state holding a tax lien auction or tax deed auction, we show the reader how to win a property and pay pennies on the dollar. Imagine attending an auction and you end up the winning bidder and now are the proud owner of that beautiful home and you only paid 15% of the value. What if you paid 50% of the value and now you have a home you can live in with 50% of the value as profits? Now many of you reading may not have the cash and are afraid this is only for the rich people. We'll put that thought aside because the first deal I got into, I found an investor to put up all the money. **Forms of**

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