

Instructions for Foreclosure Answer Form

1. You can fill out this form on a computer and then print it to sign it. You can also fill it out by hand. Be sure to print and use a blue or black pen.
2. Fill in the blanks at the top of the first page.
 - You can find the information about court unit (the county), plaintiff and defendant on the top of the Complaint. If the Complaint does not list a docket number, you can leave that blank. The plaintiff is the company that is suing you.
3. Include your name and address on the lines in the middle of the first page.
4. Select one of the following: I agree, I disagree, or I don't know.
 - Look at the Complaint. Each paragraph has a number next to it. Now look at the Answer form. On page 2, there are numbered paragraphs that say I agree, I disagree, and I don't know. Read each paragraph in the Complaint. If you agree with what the paragraph in the Complaint says, select agree on the same number on the Answer. If you don't agree, select disagree. If you don't know, select I don't know. Use one numbered paragraph on the Answer form for each numbered paragraph on the Complaint. If the Complaint has less than 23 paragraphs, leave the extra numbers on the Answer form blank. If it has more than 23, add a page.
5. Explain your defenses.
 - If you think the mortgage is illegal or invalid for some reason, write down your reasons in the Defenses section on page 3. Or, if you think you are not behind on your mortgage, write down your reasons in the Defenses section.
6. Sign in front of a notary public.
 - You need to sign the form in front of a notary public. When you sign your Answer in front of the notary public, you are swearing that everything in the Answer is true as best as you know. You can find a free notary at any legal aid office, town clerk's office, court and at some banks.
7. Make two copies and mail.
 - Mail or take the original signed document to the court. Mail or take one copy to the plaintiff's lawyer. The address for the court and the plaintiff's lawyer will be on the Complaint. Keep the second copy of the Answer for your records. Make sure you **do this within 21 days** after the sheriff gives you the lawsuit papers. Otherwise, the court case will go on without you and you could lose your home without knowing.

STATE OF VERMONT

Superior Court

Civil Division

Unit

Docket No.

_____)
Plaintiff)
)
v.)
)
_____)
Defendant(s))

ANSWER

Defendant(s) ask(s) to be given notice of every hearing or meeting in this case, as well as copies of every paper filed in this case. Defendant(s)' mailing address is:

(Your full name)

(Your mailing address: Street address or PO Box)

(Your town, state and zip code)

Defendant(s) answer the Complaint as follows: [*Select your answer for each paragraph in the Complaint.*]

- | | | | |
|---------------|----------------------------------|-------------------------------------|---------------------------------------|
| Paragraph 1. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 2. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 3. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 4. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 5. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 6. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 7. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 8. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 9. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 10. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 11. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 12. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 13. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 14. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 15. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 16. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 17. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 18. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 19. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 20. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 21. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 22. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |
| Paragraph 23. | <input type="checkbox"/> I agree | <input type="checkbox"/> I disagree | <input type="checkbox"/> I don't know |

Defenses

Requests for Relief

I request a full six-month redemption period.

I request a public sale if the property is not redeemed.

I request judgment in my favor based on my defenses if I have defenses.

Date: Signed: _____

Print name: _____

Date: Signed: _____

Print name: _____

Subscribed and sworn before me this _____ day of _____, 20____

Notary Public

Commission Expires: _____