

What Do I Do Next?

Once your original answer is filed, the court will keep you advised of all hearings so that you may continue with your defense.

Make at least two copies of your answer. The original answer is filed with the Clerk of the Court where the lawsuit was filed. Look at the summons to see which court the lawsuit was filed in.

You must also mail one copy of the answer to the plaintiff's attorney. Look at the name and address on the summons to see where to send the plaintiff's copy. Keep one copy for your records.

Contact CLSMF if you have any questions or if you need assistance in preparing your answer.

DO NOT DELAY!

About Community Legal Services of Mid-Florida (CLSMF)

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.

Community Legal Services of Mid-Florida, Inc. provides free legal assistance to eligible low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

CLSMF offers free educational seminars and informational brochures regarding the areas of law we practice. Call your local office (listed on the back of this brochure) for further information.

This brochure is for general education only. It is not intended to be used to solve individual problems. If you have specific questions, see an attorney. CLSMF offices are listed on the back of this brochure.



The Florida Bar Foundation, with Interest on Trust Accounts program funding, provides support for this service.



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Community Legal Services of Mid-Florida Offices:

FORECLOSURE HOTLINE: 1-855-523-9150

*BREVARD: 1-866-469-7444

CITRUS & SUMTER
106 N. Osceola Ave., Inverness, FL 34450
(352) 726-6592 — CITRUS
1-800-984-2918 — SUMTER

FLAGLER: 1-800-405-1417

HERNANDO: 1-866-801-5566

LAKE — (352) 343-6351
226 West Main St., Tavares, FL 32778

MARION — (352) 629-6257
1610 SE 36th Ave.
Ocala, FL 34471

*ORANGE — (407) 841-7777
122 E. Colonial Drive, Suite 200
Orlando, FL 32801

OSCEOLA — (407) 933-1791
800 North Main St., Kissimmee, FL 34744

PUTNAM: (386) 385-0928
216 S. 6th Street, Palatka, FL 32177

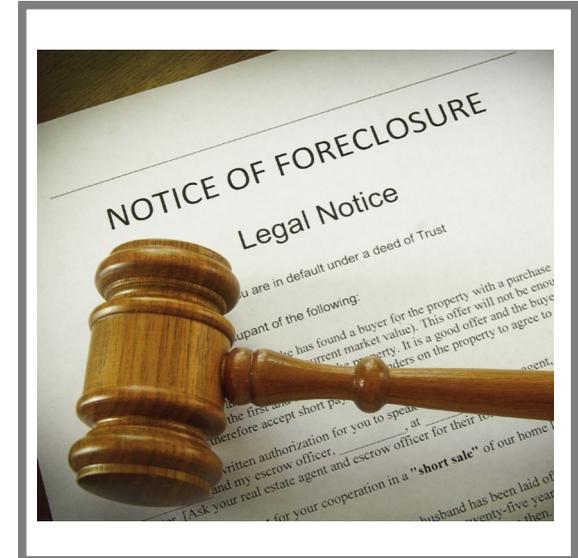
*SEMINOLE: (407) 322-6673
315 Magnolia Ave, Sanford, FL 32771

VOLUSIA — (386) 258-5600
128 Orange Ave., Suite 100,
Daytona Beach, FL 32114
Client toll-free number: 1-855-523-9150

ADMINISTRATIVE OFFICE: 386-523-9181

info@clsmf.org
Apply for help online at www.clsmf.org

*Offices with limited Family Law Services



Filing An Answer to Foreclosure

Why File An Answer

If you are served with a summons and complaint for foreclosure, this means your lender has filed a lawsuit against you.

If you do not want to lose your right to defend yourself and participate in the court proceedings you must file an answer.

When Must You Respond?

You have twenty (20) days to file your answer. Count twenty days starting with the day after you are served and count every day, including Saturdays, Sundays and holidays.

You must respond even if:

- you are talking to your lender to try to work out a deal or get a modification
- your lender says you don't have to respond
- you have scheduled a mediation

What If I Do Not Respond or Do Not Meet the Deadline?

If you fail to file your answer (written response) to the foreclosure complaint within 20 days after being served, the court will enter a default against you, allowing the foreclosure to proceed without any further notice to you from the court or your lender.

There are some limited circumstances where a default may be challenged. Contact Community Legal Services of Mid-Florida immediately if you do not understand the response time frames or if you receive a default judgment and you have not previously been notified of the law suit.



What Do I Say in My Answer?

Every paragraph in the complaint is usually given a number. You should respond to each numbered paragraph in the complaint. You can group your responses into those paragraphs you agree with, those you disagree with and those you cannot answer.

If you disagree, you DO NOT have to explain why you disagree. You can use the sample form to the right.

If you have other reasons why there should not be a foreclosure, add additional numbered paragraphs and list your reasons.

At the top of your Answer, put the case number, your name and the names of the lenders as listed on the summons. Sign your answer at the end and add your address, telephone number and the date mailed.

SAMPLE ANSWER (must be completed on 8-1/2" x 11" paper)

IN THE CIRCUIT COURT,
IN AND FOR _____ COUNTY, FL.

Case # _____

Plaintiff(s) (Lender)
vs.

Defendant(s) (You)

ANSWER OF DEFENDANT

1. Defendant admits the information in paragraphs _____
2. Defendant denies all of the information in paragraphs _____
3. Defendant doesn't know about the information in paragraphs _____
4. Other reasons why there should not be a foreclosure: _____

I certify that a copy hereof has been filed with the Clerk of the Court and that a copy has been furnished to the Plaintiff's attorney by mail at (plaintiff's attorney address) _____ on (date) _____

Signature of Defendant(s)

Street Address

City, State, Zip Code

Phone Number