

# 1. Written Answer Consumer Credit Transaction

Credit Court of the City of New York

County of \_\_\_\_\_

Index Number \_\_\_\_\_

## WRITTEN ANSWER CONSUMER CREDIT TRANSACTION

\_\_\_\_\_, Plaintiff,

vs.

\_\_\_\_\_, Defendant.

Defendant \_\_\_\_\_ answers the Complaint as follows:

**ANSWER:** (Check all that apply)

1. \_\_\_\_\_ General Denial: I deny the allegations in the Complaint.

### SERVICE

2. \_\_\_\_\_ I did not receive a copy of the Summons and Complaint.

3. \_\_\_\_\_ I received the Summons and Complaint, but service was not correct as required by law.

### DEFENSES

4. \_\_\_\_\_ I do not owe this debt.

5. \_\_\_\_\_ I did not incur this debt. I am a victim of identity theft or similar identity.

6. \_\_\_\_\_ I have paid off in part or the alleged debt.

7. \_\_\_\_\_ I dispute the amount of the debt.

8. \_\_\_\_\_ I do not have a business relationship with Plaintiff (Plaintiff lacks standing).

9. \_\_\_\_\_ The NYC Department of Consumer Affairs shows no record of plaintiff having a license to collect debt.

10. \_\_\_\_\_ Plaintiff does not allege a debt collector's license number in the Complaint.

11. \_\_\_\_\_ Source of information the debt has provided is not on this debt.

12. \_\_\_\_\_ This debt has been discharged in bankruptcy.

13. \_\_\_\_\_ The collateral property was not sold at a commercially reasonable price.

14. \_\_\_\_\_ Upon completion the amount demanded is excessive compared with the original debt.

15. \_\_\_\_\_ Violation of the duty of good faith and fair dealing.

16. \_\_\_\_\_ Unconscionability (other contract is unfair).

17. \_\_\_\_\_ Laches (plaintiff has unreasonably delayed in bringing this lawsuit to my attention).

18. \_\_\_\_\_ Defendant is in the military.

19. \_\_\_\_\_ Other \_\_\_\_\_

### OTHER

20. \_\_\_\_\_ Please state where that my only source of income is \_\_\_\_\_ which is enough to pay collection.

### CONSUMER ADRS

21. \_\_\_\_\_ Consumer's Name \_\_\_\_\_ Address \_\_\_\_\_

### VERIFICATION

State of New York, County of \_\_\_\_\_

\_\_\_\_\_, being duly sworn, deposes and says: I have read the Answer as Written and know the contents to be true  
to the best of my own knowledge, except as to those matters stated as information and belief, and as to those matters I believe them to be true.

Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Signature of Defendant

\_\_\_\_\_  
Deputy Court Clerk

\_\_\_\_\_  
Defendant's address

This case is scheduled to appear on the calendar as follows:

Date \_\_\_\_\_, Post \_\_\_\_\_, Room \_\_\_\_\_, Time \_\_\_\_\_, Court room assigned \_\_\_\_\_.

# Defending A Credit Card Collection Case

**United States**



## **Defending A Credit Card Collection Case:**

Defending a Credit Card Collection Case Edward Cherry, 2010 Written by an economist and attorney Defending a Credit Card Collection Case arguably provides the most comprehensive coverage of the manner in which credit cards are originated financed billed collected and sued upon Offering in depth explanations of concepts practical advice on methodologies and sample pleading and practice forms this book covers topics such as how to effectively eliminate any credit card debt without harming your clients FICO score This book also provides readers with crucial information surrounding issues that commonly affect attorneys engaged in litigation with credit card issuing banks debt collectors and credit reporting agencies Furthermore by applying the dispute process in connection with federal state and the common law Defending a Credit Card Collection Case is a comprehensive and integrated practice manual and is truly an indispensable resource for both practitioners and would be practitioners alike Book jacket *How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar* Martha Maeda, 2010-11-15 The current economic climate is dim for many Americans it forecasts potential recession trouble for homeowners and increasing personal and credit card debt According to Federal Reserve estimates that credit card debt is already in the trillions of dollars and rising each year So what can you do about it without immediately resorting to bankruptcy eliminating the entirety of your finances for years to come It s a tough question to answer and one that many are faced with regularly but there are ways to handle these debts legally without reaching for the extreme final measure that we all dread so much This book was written to provide every individual who is standing at the precipice of too much debt with the tools they need to settle that debt legally without ruining themselves forever You will learn everything you need to know about the basics of debt including what the various kinds secured unsecured personal business and tax debt entail and how they affect you You will learn what happens to you when you don t pay both legally and socially and what your first steps should be on the road to repairing your debt You will learn how to assess your overall risks and what your options are with your creditors You will learn what vulnerabilities your debt collectors have legally and what you can do to legally challenge the validity of your debt You will learn how to deal with bill collectors and how to create a line of communication that is two ways and not reliant solely on them making demands Top financial experts bill collectors and one time debt owers have been contacted and interviewed for this book and their interviews have been included here to provide a complete outline of what you can expect when you try to settle your debt You will learn how to start negotiating settlements with your creditors and what specific things you can and cannot do when dealing with them You will learn the variety of debtor s rights that exist and why they are never told to you including details about the Fair Debt Collection Practices Act and how this act is legally enforced For anyone who has ever spent the better part of their life dodging calls from creditors or trying to figure out how to pay those bills next month this book will be the tool you need to understand how to tackle and deal with your debt Atlantic Publishing is a small independent publishing company based in Ocala Florida

Founded over twenty years ago in the company president's garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed McMaster's Commercial Cases for the Banker, Treasurer and Credit Man James Smith McMaster,1905 **Cases and Materials on the Law of Credit Transactions** Wesley Alba Sturges,1930 **Cases on Contracts and Contract Remedies** John Philip Dawson,William Burnett Harvey,1969 **Debt Collection Practice in California** ,1987 **Cases Argued and Decided in the Supreme Court of the United States** ,1918 Report of Cases Determined by the Supreme Court of Appeals of West Virginia from ... West Virginia. Supreme Court of Appeals,Edgar P. Rucker,2010 *Cases Argued and Decided in the Supreme Court of the United States* United States. Supreme Court,1918 *Innovations in Software Engineering for Defense Systems* National Research Council,Division on Engineering and Physical Sciences,Committee on Applied and Theoretical Statistics,Division of Behavioral and Social Sciences and Education,Committee on National Statistics,Oversight Committee for the Workshop on Statistical Methods in Software Engineering for Defense Systems,2003-10-22 Recent rough estimates are that the U S Department of Defense DoD spends at least 38 billion a year on the research development testing and evaluation of new defense systems approximately 40 percent of that cost at least 16 billion is spent on software development and testing There is widespread understanding within DoD that the effectiveness of software intensive defense systems is often hampered by low quality software as well as increased costs and late delivery of software components Given the costs involved even relatively incremental improvements to the software development process for defense systems could represent a large savings in funds And given the importance of producing defense software that will carry out its intended function relatively small improvements to the quality of defense software systems would be extremely important to identify DoD software engineers and test and evaluation officials may not be fully aware of a range of available techniques because of both the recent development of these techniques and their origination from an orientation somewhat removed from software engineering i e from a statistical perspective The panel's charge therefore was to convene a workshop to identify statistical software engineering techniques that could have applicability to DoD systems in development **United States Code Service, Lawyers Edition** United States,1936 Privacy Defended Gary Bahadur,William Chan (M.S.),Christopher R. Weber,2002 A comprehensive book that melds detailed how to information on PC hardware and operating system security within the context of protecting one's privacy in a digital world It is designed for individuals who are serious about their privacy and who also want an accessible one stop source of practical information **Department of Defense Authorization for Appropriations For Fiscal Year 2005, S. Hrg. 108-440, Pt. 3, March 9, 23; April 1; May 13, 2004,**

**108-2 Hearings, \***,2005      *California. Court of Appeal (1st Appellate District). Records and Briefs* California (State)., Reports of Cases Argued and Determined in the Supreme Judicial Court of the Commonwealth of Massachusetts Massachusetts. Supreme Judicial Court,1927      **Southern Reporter** ,1908 Includes the decisions of the Supreme Courts of Alabama Florida Louisiana and Mississippi the Appellate Courts of Alabama and Sept 1928 Jan 1929 Jan Mar 1941 the Courts of Appeal of Louisiana      **The Southern Reporter** ,1908      **The Northwestern Reporter** ,1901      *Solve Your Money Troubles* Amy Loftsgordon,Cara O'Neill,2025-06-01 Struggling with debt Find solutions here Conquering overwhelming debt starts with understanding your options Solve Your Money Troubles gives you the tools you need to get your finances back on track Learn how to stop debt collector harassment cold negotiate down your debt with creditors manage your student loan payments and create a healthy financial plan that you can live with Solve Your Money Troubles helps you handle the big issues too Find out how to stop a wage garnishment from leaving you penniless get your car back after a repossession and prevent foreclosure by applying for a loss mitigation program You ll also learn how to respond to an action if you get sued and decide if it s time to wipe the slate clean by filing for bankruptcy In addition to up to date legal information you ll find practical tools such as sample creditor letters and budgeting worksheets      **Department of Defense Authorization for Appropriations for Fiscal Year 2005** United States. Congress. Senate. Committee on Armed Services,2005

The Top Books of the Year  
Defending A Credit Card Collection Case  
The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Let's delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year.

Defending A Credit Card Collection Case : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed.

Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery.

Discover the Magic : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting.

These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered.

The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts.

The Secret History is an exceptional and gripping novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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