



**Paragraph 4 :** I agree. I disagree I don't know

**Paragraph 5 :** I agree. I disagree I don't know

**Paragraph 6 :** I agree. I disagree I don't know

**Paragraph 7 :** I agree. I disagree I don't know

**Paragraph 8 :** I agree. I disagree I don't know

**Paragraph 9 :** I agree. I disagree I don't know

**Paragraph 10 :** I agree. I disagree I don't know

**Paragraph 11 :** I agree. I disagree I don't know

**Paragraph 12 :** I agree. I disagree I don't know

**Paragraph 13 :** I agree. I disagree I don't know

**Paragraph 14 :** I agree. I disagree I don't know

**Paragraph 15 :** I agree. I disagree I don't know

**Paragraph 16 :** I agree. I disagree I don't know

**Paragraph 17 :** I agree. I disagree 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: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Subscribed and sworn before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_  
at \_\_\_\_\_, Vermont.

\_\_\_\_\_  
Notary Public  
Commission Expires: \_\_\_\_\_

## **Instructions for Foreclosure Answer form**

√ **Fill in the blanks at the top of the first page.**

You can find the information about Court, 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.

√ **Print your name and address**

Print these on the lines under Notice of Appearance on the first page.

√ **Circle 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, circle agree on the same number on the Answer. If you disagree, circle disagree. If you don't know, circle don't know. Use one numbered paragraph on the Answer form for each numbered paragraph on the Complaint. If the Complaint has less than 17 paragraphs, leave the extra numbers on the Answer form blank.

√ **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 2. Or, if you think you are not behind on your mortgage, write down your reasons in the Defenses section.

√ **Sign and notarize.**

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, or bank.

√ **Make 2 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 20 days after the sheriff gives you the lawsuit papers.** Otherwise, the court case will go on without you and you could lose your house without knowing.