



## How to File an Answer to a Foreclosure Complaint

(Superior Court of New Jersey - Chancery Division - General Equity)

### When Should Use This Packet?

This may use this package if you have received a summons and foreclosure complaint notifying you that you are a party to a foreclosure complaint that has been filed with the New Jersey Superior Court.

- If you are the borrower and you believe that the lender does not have a right to foreclose on your property, you may file a written answer or object your prayer your defenses and explain the reasons why the lender is not entitled to a foreclosure judgment.
- If you are not the borrower, but your name appears in the complaint either because you have an interest in the property or for another reason, you may file a written answer to assert any rights you may have.
- If you operate a business entity that was listed in the complaint and the business is a corporation, LLC, partnership or non-profit entity, etc., you must file the answer yourself and you must hire an attorney to file the answer and to represent the business entity in the foreclosure case. The answer, if submitted by someone other than an attorney, will be removed.

If you choose to file an answer, you must do so within 30 days from the date that you receive the summons and complaint and you must include a completed Foreclosure Case Expedited Motions, a Comprehensive Payment to Court form 4-7-1 and the 2-2-10 filing fee (CCH fee) payable with County Clerk, Court of Chancery, Chancery Division, Superior Court, Trenton, New Jersey. All documents must be dated and have an original, ink signature. Copies, if submitted, will be returned.

In all stated documents, any paper filed with the court can be looked up by the public. You may wish file an answer on behalf of yourself. You may not file an answer for anyone else. A Power of Attorney does not allow you to file on behalf of anyone else. Answers filed on behalf of anyone else will be removed.

**Note:** These materials have been prepared by the New Jersey Administrative Office of the Courts for use by self-represented litigants. The instructions and forms will be periodically updated as necessary to reflect current New Jersey rules and court orders. The most current version of the forms will be available on the Judiciary's Internet site: [courts.nj.gov](http://courts.nj.gov). However, you are ultimately responsible for the content of your court papers.

Completed forms are to be submitted to Foreclosure Processing Services, Superior Court Clerk's Office, P.O. Box 978, Trenton, New Jersey 08646.

# How To File An Answer To A Foreclosure Complaint

**Léo Pomar**



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

## Reviewing **How To File An Answer To A Foreclosure Complaint**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**How To File An Answer To A Foreclosure Complaint**," an enthralling opus penned by a highly acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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