



How to File an Answer to a Foreclosure Complaint

Superior Court of New Jersey - Chancery Division - General Equity

When Should Use This Packet?

Fill out and file 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 (you present 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 is named in the complaint and the business is a corporation, LLC, partnership or non-profit entity (i.e., not a sole proprietorship), then 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 suit. 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 35 days from the date that you receive the summons and complaint and you must include a completed Foreclosure Case Repleviation Worksheet, a Completion Statement to Court Rule 4:5-7 and the 3423-00000g Fee Form for Answers with Court Clerk, Chancery Division and Third Party Complaints payable to the Treasurer, State of New Jersey. All documents must be dated and have an original, ink signature. Copies, if submitted, will be returned.

With limited exceptions, any paper filed with the court can be looked at by the public. You may wish to 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: Your 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 court rules and orders. The most current version of the forms will be available on the Judiciary's Internet site: courts.nj.gov. Moreover, 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 970, Trenton, New Jersey 08646.

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Lloyd SEGAL

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name Lloyd SEGAL.

How To File An Answer To A Foreclosure Complaint:

Stop Foreclosure Now Lloyd SEGAL, 2008-09-15 We've all heard the reports Americans are losing their homes in record numbers and the housing crisis seems unlikely to subside anytime soon. Foreclosures affect all kinds of people and all kinds of properties. Many people faced with foreclosure feel helpless and resigned to giving up their homes without even trying to save them. The good news is that with the right advice homeowners can take control of the situation, avoid foreclosure proceedings, and even protect their credit. Lloyd Segal, mortgage banker, attorney, and real estate investor, has spent the last twenty-five years helping homeowners save their houses. In *Stop Foreclosure Now*, he shows readers how to develop a plan to delay or stop foreclosure, understand the documents involved, negotiate with their lender, use the courts to stop foreclosure, and arrange to refinance their property, sell their property quickly, use military status to stop foreclosure, understand foreclosure laws in all 50 states. Timely and indispensable, this guide will help anyone survive the housing crisis and preserve their most important investment. Lloyd Segal, 2007-02-01 Foreclosure is not the end of the world or even the end of your home necessarily. First, know that you're not alone. Foreclosures affect all kinds of people and all kinds of properties. Like many people faced with foreclosure, you may feel helpless, hopeless, and resigned to giving up your house without trying to save it. If so, cheer up! You actually have some good, solid options to take control of the situation, avoid foreclosure proceedings, and even protect your credit. Depending on which option you choose, *Stop Foreclosure Now* will help you decide whether your property is really worth saving, figure out how much time you have to respond, negotiate with your lender, use the courts to stop the foreclosure, decide whether bankruptcy is a good option, arrange to refinance your property, sell your property quickly. Includes all the necessary forms and step-by-step instructions. **Housing Management, Foreclosures and Abandonments. Hearing Before ..., 94-1 ..., Chicago, July 14, 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1975 *Housing Management, Foreclosures, and Abandonments* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1975 **The Foreclosure Echo** Linda E. Fisher, Judith Fox, 2019-07-18 Fisher and Fox demonstrate how ordinary people experienced the foreclosure crisis and how lenders and public institutions failed to protect them. **The Codes of California ...: pt. 1-3. Code of civil procedure** California, 1922 **The Complete Guide to Preventing Foreclosure on Your Home** Martha Maeda, Mauricia DeLean Houck, 2010 This guide provides you with strategies for getting legal advice, keeping current on your mortgage payments, negotiating temporary delays in payments, restructuring loans, refinancing, filing for bankruptcy, and creating and sticking to a budget. You will learn about debt counselling and income maintenance tax abatement and public assistance programs. This book also provides details on the March 2010 modifications to the Home Affordable Modification Program (HAMP) and to the Federal Housing Administration (FHA) programs offered by the federal government to assist homeowners who have been affected by the economic crisis through no fault of their own. In addition, this book will show you how to decide if your

property is worth saving how to figure out how much time you have to act how to use the courts to stop foreclosure how to decide whether bankruptcy is your best option and how to use your military status to prevent foreclosure You will also learn about foreclosure rescue scams non judicial foreclosure judicial foreclosure and notice of default Also included is an explanation of the alternatives to foreclosure such as special forbearance mortgage modification partial claim pre foreclosure and deed in lieu of foreclosure With foreclosures on the rise it makes sense to know how to protect your home The guide also provides you with tips tricks strategies and secrets to prevent your home s foreclosure now before it is too late *The Foreclosure Survival Guide* Amy Loftsgordon,2023-08-29 This book is for homeowners who can t make their mortgage payments It provides a thorough easy to understand compassionate look at the foreclosure process and available options so that homeowners can determine if they should give up their home file for bankruptcy fight the foreclosure or explore loss mitigation foreclosure alternative options **Foreclosure Survival Guide, The** Amy Loftsgordon,2021-08-31 This book is for homeowners facing foreclosure because they can t make the mortgage payments It provides a thorough easy to understand compassionate look at the available options so that homeowners can determine if they should give up the home file for bankruptcy fight the foreclosure or explore foreclosure alternatives **Bradbury's Lawyers' Manual and Clerks' and Conveyancers' Assistant** Harry Bower Bradbury,1917

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