



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 your payment your delinquency 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, etc., then you cannot 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 Reconciliation Statement, a Completion Statement to Court Rule 4:5-7 and the 34-23-00 filing fee. Send the documents with Court Clerk, Chancery Division Judicial Branch, Chancery Court Building in the Foreclosure Room at 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: 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 changing 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 08620.

How To File An Answer To A Foreclosure Complaint

Yijin Wang



How To File An Answer To A Foreclosure Complaint:

How To File An Answer To A Foreclosure Complaint Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the energy of words has be much more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **How To File An Answer To A Foreclosure Complaint**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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