



# Debt Lawsuit Response Checklist

- **Read the summons carefully**
  - Note the deadline to respond (often 20–30 days). Missing this deadline can lead to an automatic default judgment.
- **File your Answer on time**
  - Respond in writing to the court using its required format. Deny any claim for a debt that is not yours or that you don't recognize. Include "wrong person," "lack of proof," or "identity theft" as applicable.
- **Serve the plaintiff (debt collector or law firm)**
  - Follow your court's service rules (mail, electronic, or in-person filing). Keep proof that you sent or filed your response.
- **Request documentation**
  - Demand copies of the original credit agreement, account statements, and assignment of the debt. Collectors must prove the debt exists and that you owe it.
- **Protect your identity**
  - Pull your credit reports (Equifax, Experian, TransUnion). If you suspect fraud, file an identity theft report and place a fraud alert or credit freeze.
- **Document every contact**
  - Save letters, emails, and note every call (date, time, name). If a collector misrepresents or harasses you, this may violate the Fair Debt Collection Practices Act (FDCPA).
- **Consider consulting a consumer or debt-defense attorney**
  - Even a short consultation can help you understand defenses and filing rules. If sued for more than a few thousand dollars, it's often worth the professional review.
- **Keep calm and respond**
  - Being sued doesn't mean you automatically lose. Most collectors expect no response—simply answering can shift the balance in your favor.

## Important Disclaimer

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