



	<b>CHECK ONE</b>	<b>ADMIT</b>	<b>DENY</b>	<b>I DO NOT HAVE ENOUGH INFORMATION TO ANSWER AND THEREFORE DENY</b>
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2	Paragraph 4	_____		
3	Paragraph 5	_____		
4	Paragraph 6	_____		
5	Paragraph 7	_____		
6	Paragraph 8	_____		
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9	Paragraph 11	_____		
10	Paragraph 12	_____		
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16	Paragraph 18	_____		
17	Paragraph 19	_____		
18	Paragraph 20	_____		
19	Paragraph 21	_____		
20	Paragraph 22	_____		
21	Paragraph 23	_____		
22	Paragraph 24	_____		
23	Paragraph 25	_____		

**CHECK ONE**      ADMIT                      DENY                      I DO NOT HAVE ENOUGH INFORMATION  
TO ANSWER AND THEREFORE DENY

Paragraph 26 \_\_\_\_\_

Paragraph 27 \_\_\_\_\_

Paragraph 28 \_\_\_\_\_

Paragraph 29 \_\_\_\_\_

Paragraph 30 \_\_\_\_\_

Paragraph 31 \_\_\_\_\_

Paragraph 32 \_\_\_\_\_

Paragraph 33 \_\_\_\_\_

Paragraph 34 \_\_\_\_\_

Paragraph 35 \_\_\_\_\_

Paragraph 36 \_\_\_\_\_

Paragraph 37 \_\_\_\_\_

Paragraph 38 \_\_\_\_\_

WHEREFORE, Defendant prays as follows:

1. That Plaintiff take nothing by reason of its complaint and that judgment be rendered in favor of Defendant;

2. That Defendant be awarded costs of suit, including attorneys' fees, incurred in the defense of this action pursuant to 11 U.S.C. § 523(d); and

3. For such other and further relief as the court deems just and proper.

DATED:

\_\_\_\_\_  
Signature

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**PROOF OF SERVICE**

I \_\_\_\_\_, am over the age of 18, and not a  
(name)

party to the within action. My address is \_\_\_\_\_  
\_\_\_\_\_.

On \_\_\_\_\_, I served the document described as:  
(date)

**DEFENDANT’S ANSWER TO COMPLAINT TO DETERMINE DISCHARGEABILITY  
OF DEBT** on the interested parties in this action, by placing a true copy thereof in a sealed  
envelope addressed as follows:

Plaintiff’s Attorney:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

United States Trustee

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I personally placed this envelope with postage fully prepaid with the United States Postal  
Service at \_\_\_\_\_, California.  
(city)

I declare under penalty of perjury under the laws of the state of California that the  
foregoing is true and correct.

Executed on \_\_\_\_\_ at \_\_\_\_\_, California.  
(date) (city)

\_\_\_\_\_  
(signature)