

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re _____	)	BK No. :	_____
Debtor(s))		
	)	ADV. No.:	_____
)		
=====	)	Chapter 7	
	)	DEFENDANT'S ANSWER TO	
	)	COMPLAINT TO DETERMINE	
	)	DISCHARGEABILITY OF DEBT	
)		
_____ ,	)	STATUS CONFERENCE:	
Plaintiff(s),)		
	)	DATE: _____	
)		
v.	)	TIME: _____	
)		
	)	PLACE: _____	
_____ ,)		
Defendant(s).)		
)		
)		

Defendant answers Plaintiff's Complaint as follows:

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

Paragraph 1 _____

Paragraph 2 _____

Paragraph 3 _____

	CHECK ONE	ADMIT	DENY	I DO NOT HAVE ENOUGH INFORMATION TO ANSWER AND THEREFORE DENY
1				
2	Paragraph 4	_____		
3	Paragraph 5	_____		
4	Paragraph 6	_____		
5	Paragraph 7	_____		
6	Paragraph 8	_____		
7	Paragraph 9	_____		
8	Paragraph 10	_____		
9	Paragraph 11	_____		
10	Paragraph 12	_____		
11	Paragraph 13	_____		
12	Paragraph 14	_____		
13	Paragraph 15	_____		
14	Paragraph 16	_____		
15	Paragraph 17	_____		
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

1 **PROOF OF SERVICE**

2 I _____, am over the age of 18, and not a
3 (name)

4 party to the within action. My address is _____
5 _____.

6 On _____, I served the document described as:
7 (date)

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

11 Plaintiff’s Attorney:

12 _____
13 _____
14 _____

15 United States Trustee

16 _____
17 _____
18 _____
19 _____

20 I personally placed this envelope with postage fully prepaid with the United States Postal
21 Service at _____, California.
22 (city)

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

25 Executed on _____ at _____, California.
26 (date) (city)

27 _____
28 (signature)