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5   Self-Represented Defendant

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8   **UNITED STATES BANKRUPTCY COURT**

9   **CENTRAL DISTRICT OF CALIFORNIA —** _____ **DIVISION**

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11 In re: BK Case No.: _____

12   AP Case No.: _____

13 _____,

14   Chapter ____

15   Debtor(s)   **DEFENDANT'S ANSWER TO**
                                        COMPLAINT TO DETERMINE
16 _____   **DISCHARGEABILITY OF DEBT**

17 _____,   **STATUS CONFERENCE:**

18   Date: _____
                            Plaintiff(s)
19   Time: _____

20 v.   Place: _____

21 _____,

22   Defendant(s)

23

24 Defendant answers Plaintiff's complaint as follows:

25   **Check one box per line:**

26 **Paragraph 1:**   ☐ Admit   ☐ Deny   ☐ I do not have enough information,
27   and therefore deny

28 **Paragraph 2:**   ☐ Admit   ☐ Deny   ☐ I do not have enough information,
                                                  and therefore deny

Paragraph 3:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 4:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 5:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 6:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 7:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 8:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 9:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 10:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 11:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 12:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 13:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 14:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 15:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny
Paragraph 16:	☐ Admit	☐ Deny	☐ I do not have enough information, and therefore deny

1	**Paragraph 17:** ☐ Admit ☐ Deny ☐ I do not have enough information,
2	and therefore deny
3	**Paragraph 18:** ☐ Admit ☐ Deny ☐ I do not have enough information,
4	and therefore deny
5	**Paragraph 19:** ☐ Admit ☐ Deny ☐ I do not have enough information,
6	and therefore deny
7	**Paragraph 20:** ☐ Admit ☐ Deny ☐ I do not have enough information,
8	and therefore deny
9	**Paragraph 21:** ☐ Admit ☐ Deny ☐ I do not have enough information,
10	and therefore deny
11	**Paragraph 1:** ☐ Admit ☐ Deny ☐ I do not have enough information,
12	and therefore deny
13	**Paragraph 22:** ☐ Admit ☐ Deny ☐ I do not have enough information,
14	and therefore deny
15	**Paragraph 23:** ☐ Admit ☐ Deny ☐ I do not have enough information,
16	and therefore deny
17	**Paragraph 24:** ☐ Admit ☐ Deny ☐ I do not have enough information,
18	and therefore deny
19	**Paragraph 25:** ☐ Admit ☐ Deny ☐ I do not have enough information,
20	and therefore deny
21	**Paragraph 26:** ☐ Admit ☐ Deny ☐ I do not have enough information,
22	and therefore deny
23	**Paragraph 27:** ☐ Admit ☐ Deny ☐ I do not have enough information,
24	and therefore deny
25	**Paragraph 28:** ☐ Admit ☐ Deny ☐ I do not have enough information,
26	and therefore deny
27	**Paragraph 29:** ☐ Admit ☐ Deny ☐ I do not have enough information,
28	and therefore deny

1 **Paragraph 30:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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3 **Paragraph 31:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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5 **Paragraph 32:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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7 **Paragraph 33:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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9 **Paragraph 34:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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11 **Paragraph 35:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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13 **Paragraph 36:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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15 **Paragraph 37:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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17 **Paragraph 38:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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19 **Paragraph 39:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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21 **Paragraph 40:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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23 **Paragraph 41:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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25 **Paragraph 42:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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27 **Paragraph 43:** ☐ Admit ☐ Deny ☐ I do not have enough information, and therefore deny

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1   WHEREFORE, Defendant prays as follows:

2   1. That Plaintiff take nothing by reason of its complaint and that judgment be

3   rendered in favor of Defendant;

4   2. That Defendant be awarded costs of suit, including attorneys' fees, incurred in

5   the defense of this action, pursuant to 11 U.S.C. § 523(d); and

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

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9   _____   _____
    Date   Defendant

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PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

_____

A true and correct copy of the foregoing document entitled: **Defendant's Answer to Complaint to Determine Dischargeability of Debt** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) _____, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

> **See NEF for confirmation of electronic transmission to the U.S. trustee, any trustee in this case, and to any attorneys who receive service by NEF.**

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:
On (*date*) _____, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

PRESIDING JUDGE:

_____

ATTORNEY FOR DEFENDANT:

_____

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

_____	_____	_____
Date	*Printed Name*	*Signature*