

[Your Name]  
Defendant *Pro Se*  
[Your Address and Telephone Number]

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IN THE THIRD DISTRICT COURT IN AND FOR SALT LAKE COUNTY

LAYTON DEPARTMENT, STATE OF UTAH

[Use the Caption from the Summons/Complaint You Received, It may be different]

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[NAME OF PARY SUING YOU],	)	
	)	<b>ANSWER</b>
Plaintiff,	)	
	)	<b>My Request for Jury Trial</b>
-vs-	)	
	)	
[YOUR NAME(S)],	)	Civil No. [Input the Case Number Here] <sup>1</sup>
	)	Judge: [Input Judge Name Here, If Known]
Defendant(s).	)	

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This is my Answer to the Complaint by [Plaintiff Name].

I deny that I have had any dealings or owe the Plaintiff anything. I am now a resident of Davis, not Salt Lake County. I deny jurisdiction and venue. I deny entering into a credit agreement with [Alleged Creditor Name]. I deny that the Exhibit A is any Agreement I made with [Alleged Creditor Name]. I deny that Plaintiff is entitled to anything from me. **[These are only examples of what could be said if it were accurate]**

**[It is better to Answer each numbered Paragraph of the Complaint separately, as suggested by the following:**

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<sup>1</sup> The Court should be able to give you're the Civil Number (Case Number) after the case has been filed [anytime on a "20 Day Summons" or more than 13 Days after service of a "10 Day Summons."

1. The answering Defendant is without information to admit or deny the allegations contained in Paragraphs 1, 3, 7, and 9 of Plaintiff's Complaint and consequently denies the same.
2. The answering Defendant admits the allegations contained in Paragraphs 2 and 4-6 of Plaintiff's Complaint.
3. The answering Defendant denies the allegations contained in Paragraph 8 of Plaintiff's Complaint.]

I specifically assert defenses of [**These are the Affirmative Defenses**] lack of dealings with the Plaintiff, lack of contract, lack of authority to sue, failure of consideration, statute of frauds, statute of limitations [**remember statutory section and subsection ought to be cited here**], waiver, lack of license, improper forum, failure to arbitrate, failure to mitigate damages, illegality in proceeding including against 15 U.S.C. 1642, and any other appropriate defense including equitable estoppel or alternatively payment.

**I DEMAND A JURY TRIAL ON THIS MATTER**

Date: [**Input Date Here**].

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[**YOUR NAME(S)**]  
Defendant

**CERTIFICATE OF SERVICE BY MAIL**

I certify that a true and correct copy of the preceding “ANSWER” and this “CERTIFICATE OF SERVICE” was mailed, postage prepaid and first class mail, to the following on this **[Input Date Here]**:

**[Input Name and Address of Plaintiff’s Attorney  
or the Plaintiff if not represented by an Attorney]**

\_\_\_\_\_  
**[YOUR NAME(S)]**

Defendant