

## IMPORTANT NOTICE

**This Sample Answer includes some common responses to a Maine Court Complaint for establishing a debt owed.**

**If you believe that you have valid defenses to a debt collection, read through the numbered responses and place a check mark in the boxes that you think are relevant.**

**Example:**

6. The statute of limitations in this case has expired.

**If the statement does not apply, leave the box unchecked.**

6. The statute of limitations in this case has expired.

**If you have defenses that are not listed on the Sample Form, you can add them at the bottom.**

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We advise that you get a lawyer if you can. We are providing this sample form for anyone who cannot afford a lawyer and cannot get free legal help.

Learn more about Debt Collection in Maine here: [www.ptla.org/debt-collection-maine-courts](http://www.ptla.org/debt-collection-maine-courts)

STATE OF MAINE

\_\_\_\_\_, ss.

District Court \_\_\_\_\_

Location: \_\_\_\_\_

Docket No. \_\_\_\_\_

\_\_\_\_\_ )  
 )  
**Plaintiff** )  
 )  
 vs. )  
 )  
 \_\_\_\_\_ )  
**Defendant** )

**ANSWER AND  
AFFIRMATIVE DEFENSES**

**ANSWER**

1. I deny that I entered into any agreement with the Plaintiff, and I have no knowledge of any assignment of the debt to the Plaintiff that is the subject matter of this case. I therefore deny that the Plaintiff has standing to bring this case.

2. I am without sufficient knowledge as to whether the amount demanded as amounts due is accurate. Therefore I deny the allegations contained in the complaint that the amounts due are accurate.

3. I deny that I violated the terms of any agreement that gave rise to the debt that is the subject matter of this case.

**AFFIRMATIVE DEFENSES**

4. Plaintiff does not have standing to bring this complaint.

5. The statute of limitations in this case has expired.

6. I never entered into any agreement or authorized the creation of any account that resulted in the debt that is the subject matter of this case.

7. The Plaintiff's actions in this case constitute an Unfair Trade Practice.

8. The Plaintiff's actions in this case constitute a violation of the Maine Fair Debt Collection Practices Act.

9. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WHEREFORE, Defendant prays for dismissal of the Complaint, for payment of costs, and for such further relief as the case may require.

Date: \_\_\_\_\_ (Signature)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Phone number)

**CERTIFICATE OF SERVICE**

I hereby certify that I have delivered a copy of this Answer and Affirmative Defenses by mailing a copy to the Plaintiff's lawyer.

Date; \_\_\_\_\_ (Signature)