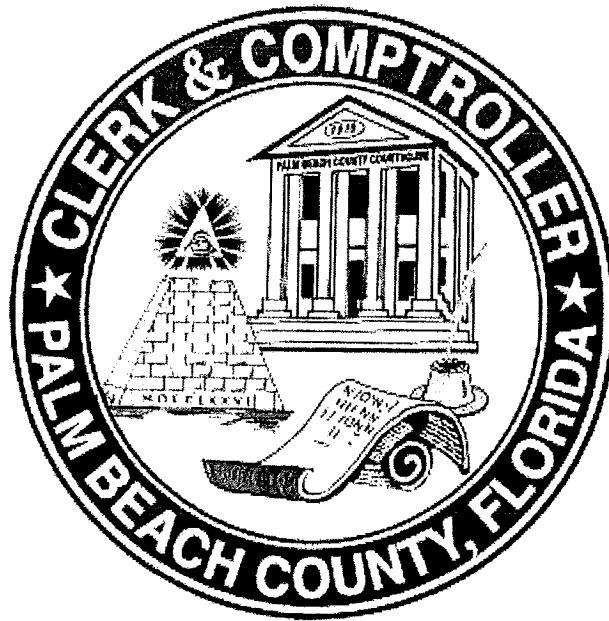


**Sharon R. Bock**  
**CLERK & COMPTROLLER**  
**SELF SERVICE CENTER**

**Your Guide Through The Courts**



**Packet #11**

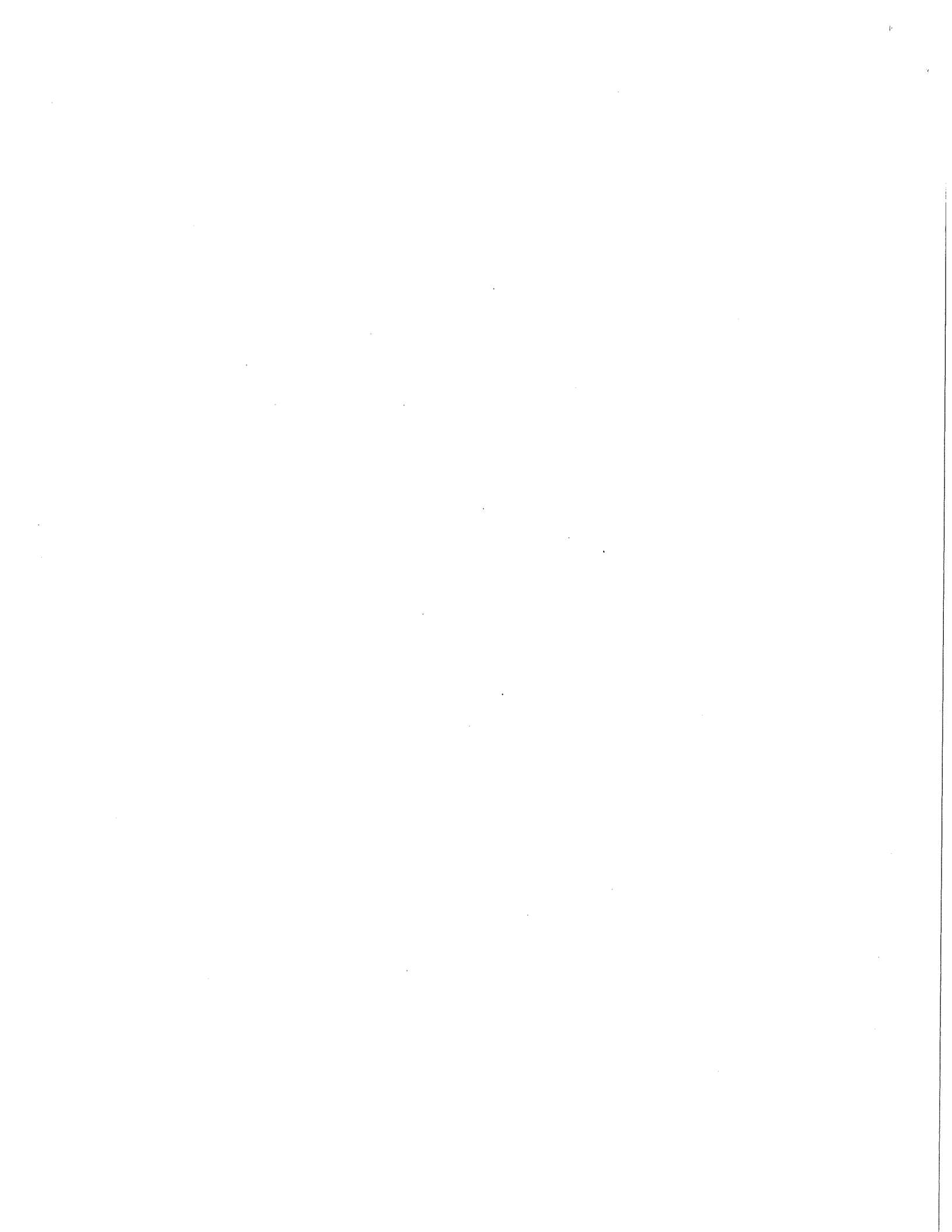
*Revised 01/2015*

**ANSWER TO COMPLAINT FOR MORTGAGE  
FORECLOSURE**

**NON-REFUNDABLE**

**(13 Pages)**

**\$4.00**



## SELF SERVICE CENTER SERVICES

All instructions and forms distributed by the Clerk & Comptroller are provided as a public service to persons seeking to represent themselves in court without the assistance of an attorney. These documents are meant to serve as a guide only, and to assist *pro se* (self-represented) litigants with their cases. Any person using these instructions and/or forms does so at his or her own risk, and the Clerk shall not be responsible for any losses incurred by any person in reliance on the instructions and/or forms.

Attorney Consultation*	\$15.00/15 minutes
Attorney Consultation*	\$30.00/30 minutes
Attorney Consultation*	\$60.00/60 minutes
Deputy Clerk Signing	\$3.50/signature
Notary signing	\$10.00/signature
Copies prior to filing	\$.15/page
Single Forms	\$1.00/page
Fax Services	\$1.00/page
Community Resource Referral- pamphlets	NO FEE

\* Attorneys do **not** provide legal advice - will assist on procedural matters/filling out legal forms

**\*\*FEES ARE SUBJECT TO CHANGE WITHOUT NOTICE\*\***

You may file and obtain information at the following locations:

Palm Beach County Courthouse  
205 N. Dixie Highway, Rm #3.2300  
West Palm Beach, Florida 33401  
561-355-7048

North County Courthouse  
3188 PGA Blvd  
Palm Beach Gardens, Florida 33410  
561-624-6650

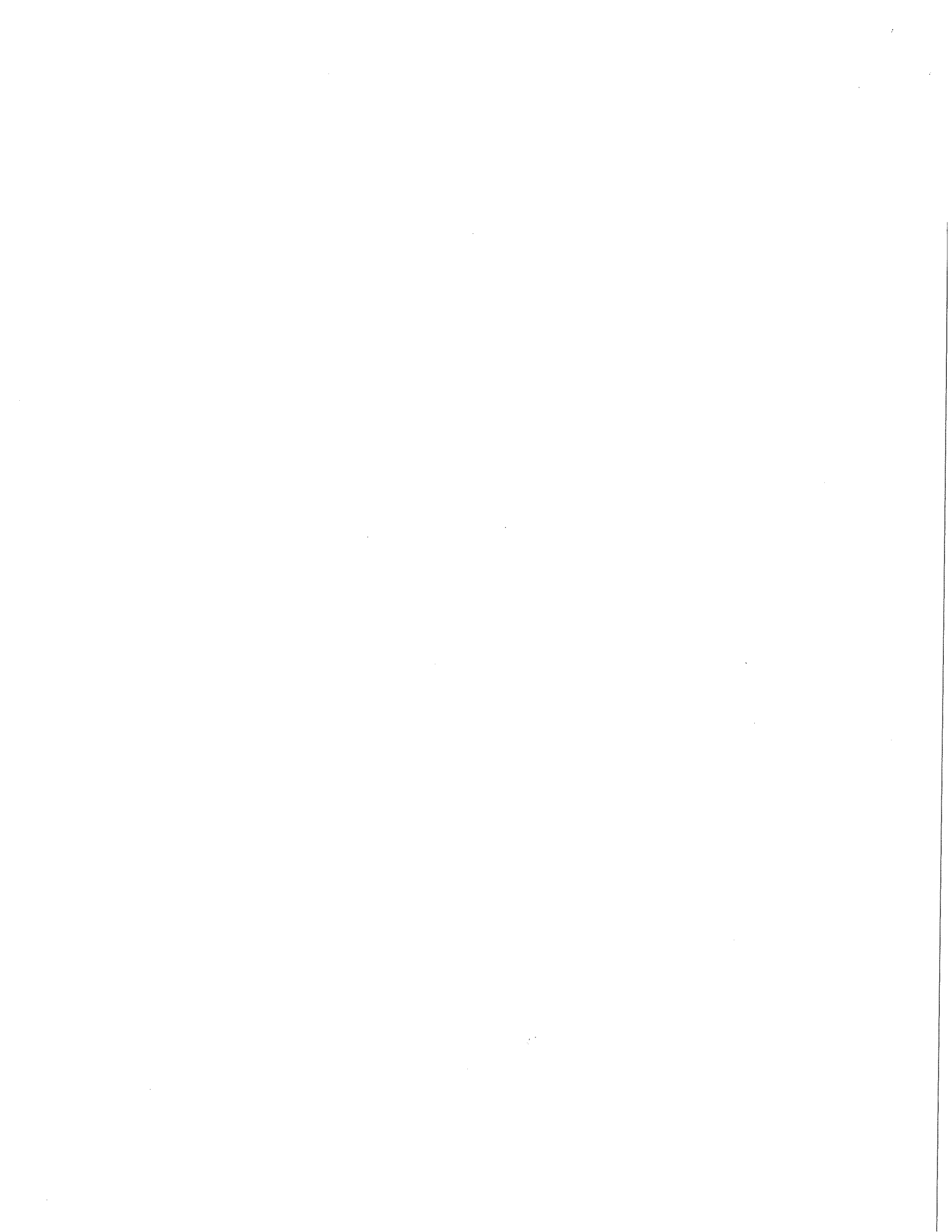
South County Courthouse  
200 W. Atlantic Ave.  
Delray Beach, Florida 33444  
561-274-1588

West County Courthouse  
2950 State Road 15, Rm. #S-100  
Belle Glade, Florida 33430  
561-996-4843

*The Self Service Information Line*  
*Unified Family Court Dept. (for information regarding an existing case)*  
*Visit us at our web site*  
*Legal Aid Society (if you can't afford an attorney)*  
*Lawyer Referral Service of the PBC Bar Association*

(561) 355-7048  
(561) 355-6511  
[www.mypalmbeachclerk.com](http://www.mypalmbeachclerk.com)  
(561) 655-8944  
(561) 687-3266

Revised 05/2013



# ANSWER TO COMPLAINT FOR MORTGAGE FORECLOSURE

## Packet #11

### When should this form be used?

This form should be used when you are responding to a complaint for mortgage foreclosure and you wish to admit or deny all of the allegations in the complaint. This form can also be used to respond to a complaint to foreclose delinquent homeowner association assessments.

A lawsuit is started when a document referred to as a "Complaint" is filed with the Court and served on the Person being sued. The mortgage company that filed the Complaint is referred to as the "Plaintiff." The person being sued is referred to as the "Defendant." Thus you are the Defendant in the foreclosure lawsuit.

An "Answer" is a response to the lawsuit filed against you. Your Answer must state whether you agree with (admit) or disagree with (deny) each paragraph contained in the complaint.

It is important that you respond to each and every paragraph. If you fail to deny any information in the Plaintiff's Complaint, the court will find that you have admitted that information as true.

The original Answer must be filed with the Court within 20 days of receiving the mortgage complaint. You must mail a copy of your Answer to the Plaintiff or Plaintiff's attorney and you should keep a copy for your records.

#### **The Petitioner must complete and file the following form:**

✓ Answer to Complaint for Mortgage Foreclosure. Page  
5

#### **These forms should be completed and filed, IF APPLICABLE:**

✓ Designation of Current Mailing and E-Mail Address and Directions to Provide  
E-mail Address to Court Administration, A.O. 2.310, (04/13) Page  
10

✓ Notice of Change of Address, (09/14) (*Must be filed whenever you change your address*) 13

**No filing fee required.**

**READ** THE INSTRUCTIONS/INFORMATION BEFORE COMPLETING THE FORMS FOR FILING

**DO NOT SIGN** ANY DOCUMENTS THAT REQUIRE A NOTARY OR DEPUTY CLERK UNTIL  
YOU ARE IN FRONT OF THE NOTARY OR DEPUTY CLERK

### **INSTRUCTIONS FOR FILING**

- **The form should be typed or printed in black ink.**
- **Must sign before a Notary or Deputy Clerk before filing with the clerk**
- Make 2 copies of the Answer to Complaint for Mortgage Foreclosure: one copy for your records and a copy for the Plaintiff's attorney.
- The petitioner should file the originals with the Clerk & Comptroller's office.

- If you want your copies stamped with the date of filing, make sure you give the Clerk your copies. **(If you mail your documents, make sure you provide an extra pre-addressed stamped envelope so they may return your copies)**
- **IT IS YOUR RESPONSIBILITY TO KEEP TRACK OF YOUR CASE**
- **It is your responsibility to file any change to your address on the attached form.**

## **Answer to Complaint for Mortgage Foreclosure**

- Fill in the form with the name of the mortgage company on the line for Plaintiff. Put your name, and any other homeowners' name(s), on the Defendant line. Copy the case number from the Mortgage Foreclosure Complaint.
- Insert your name in the space following "The Defendant, \_\_\_\_\_, files this response....."
- You must respond to each and every paragraph of the complaint by doing the following:
  - < If you agree with (admit) what is stated in any of the paragraphs of the mortgage company's complaint, list the number of each paragraph that you agree with in the space following # 1 of the answer.
  - < If you disagree with (deny) what is stated in any of the paragraphs of the mortgage company's complaint, list the number of each paragraph that you do not agree with in the space following # 2 of the answer.
  - < If you are unable to answer the claims in any paragraph because you do not understand them or do not have enough information to agree with (admit) or disagree with (deny), list the number for those paragraphs in the space following # 3 of the answer.
- Section # 4 (Affirmative Defenses) is an optional section. This section should be completed only if there are reasons that may give a legal excuse or defense for your actions. For example, if you are no longer responsible for the debt, and the mortgage company has given you a written release from the mortgage obligation, you have an affirmative defense.

*NOTE: You do not have to write anything in this section. The mortgage company can use anything you write in this section against you in court. You may have to prove the truth of anything that you write in this section. Please note that losing your job or otherwise not having the money to pay the mortgage is not an affirmative defense.*

- Print your name in the blank space following "Wherefore, the Defendant" and print your name, address and telephone number below the request for relief so that you can be properly notified of any future court hearings.
- Do not sign unless you are before a Notary or Deputy Clerk.
- Certificate of Service – insert the Plaintiff or the Plaintiff's attorney's name and address. Insert the date you provided (mailed) the plaintiff or Plaintiff's attorney a copy and then sign your name below the certificate of service paragraph.

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT  
IN AND FOR PALM BEACH COUNTY, FLORIDA

Case No: \_\_\_\_\_  
Division: \_\_\_\_\_

\_\_\_\_\_  
Plaintiff

vs.

\_\_\_\_\_  
Defendant(s).

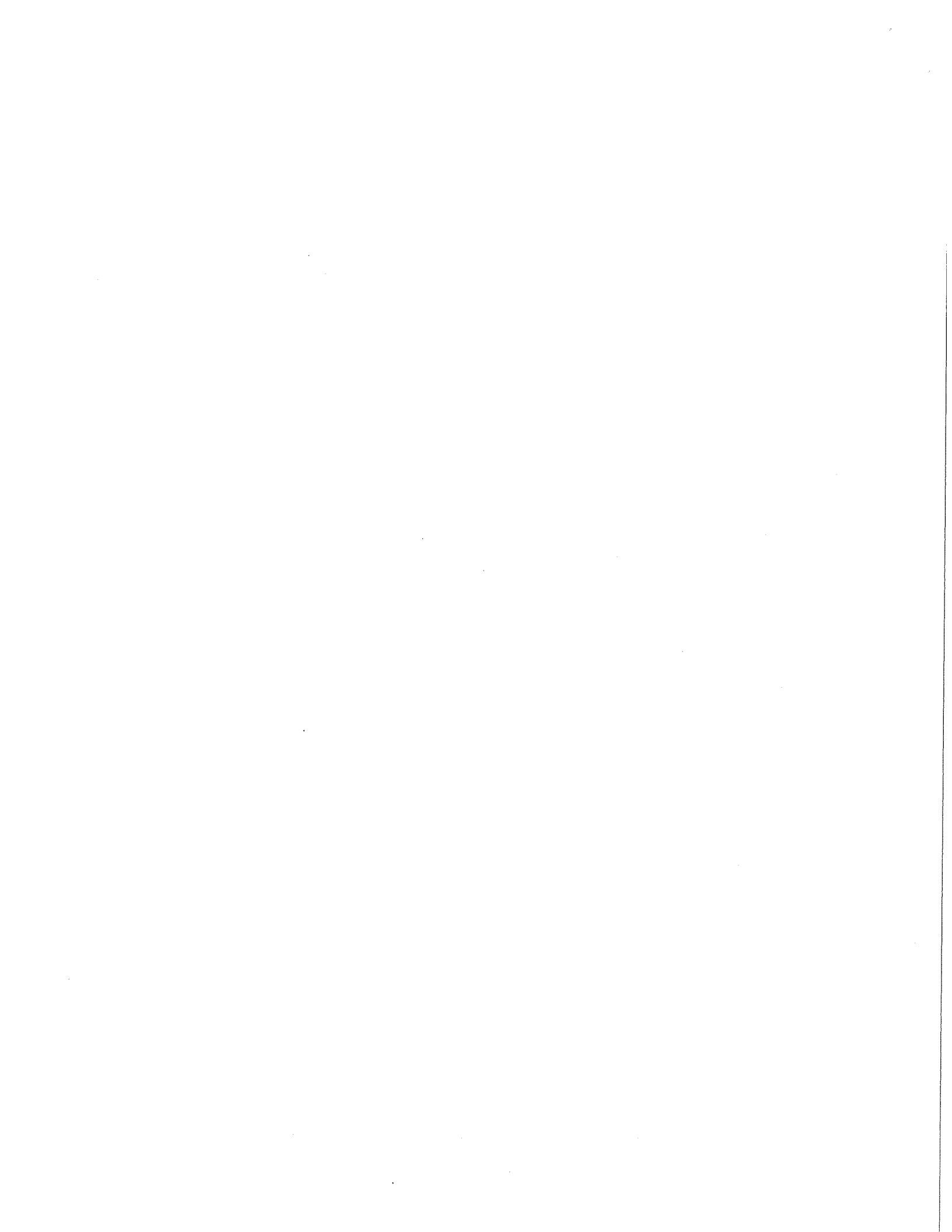
\_\_\_\_\_ /

**ANSWER TO COMPLAINT FOR MORTGAGE FORECLOSURE**

The Defendant(s), \_\_\_\_\_, files(s) this Answer to Plaintiff's Complaint for Mortgage Foreclosure and states(s) as follows:

1. I/We admit (agree) Paragraph(s) # \_\_\_\_\_  
\_\_\_\_\_ of the Complaint for Mortgage Foreclosure.
2. I/We deny (disagree) Paragraph(s) # \_\_\_\_\_  
\_\_\_\_\_ of the Complaint for Mortgage Foreclosure.
3. I am without knowledge to admit (agree) or deny (disagree) Paragraph(s) # \_\_\_\_\_  
\_\_\_\_\_ of the Complaint for Mortgage Foreclosure.
4. Affirmative Defenses (Optional Section)

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





WHEREFORE, the Defendant(s) \_\_\_\_\_,  
respectfully request(s) that this Court deny the relief sought by the Plaintiff.

\_\_\_\_\_  
Signature of Defendant

\_\_\_\_\_  
Printed Name of Defendant

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Telephone Number

STATE OF FLORIDA  
COUNTY OF PALM BEACH

Sworn to or affirmed and signed before me on \_\_\_\_\_ by \_\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC or DEPUTY CLERK

\_\_\_\_\_  
[Print, type, or stamp commissioned name of notary  
or deputy clerk.]

\_\_\_\_\_ Personally known

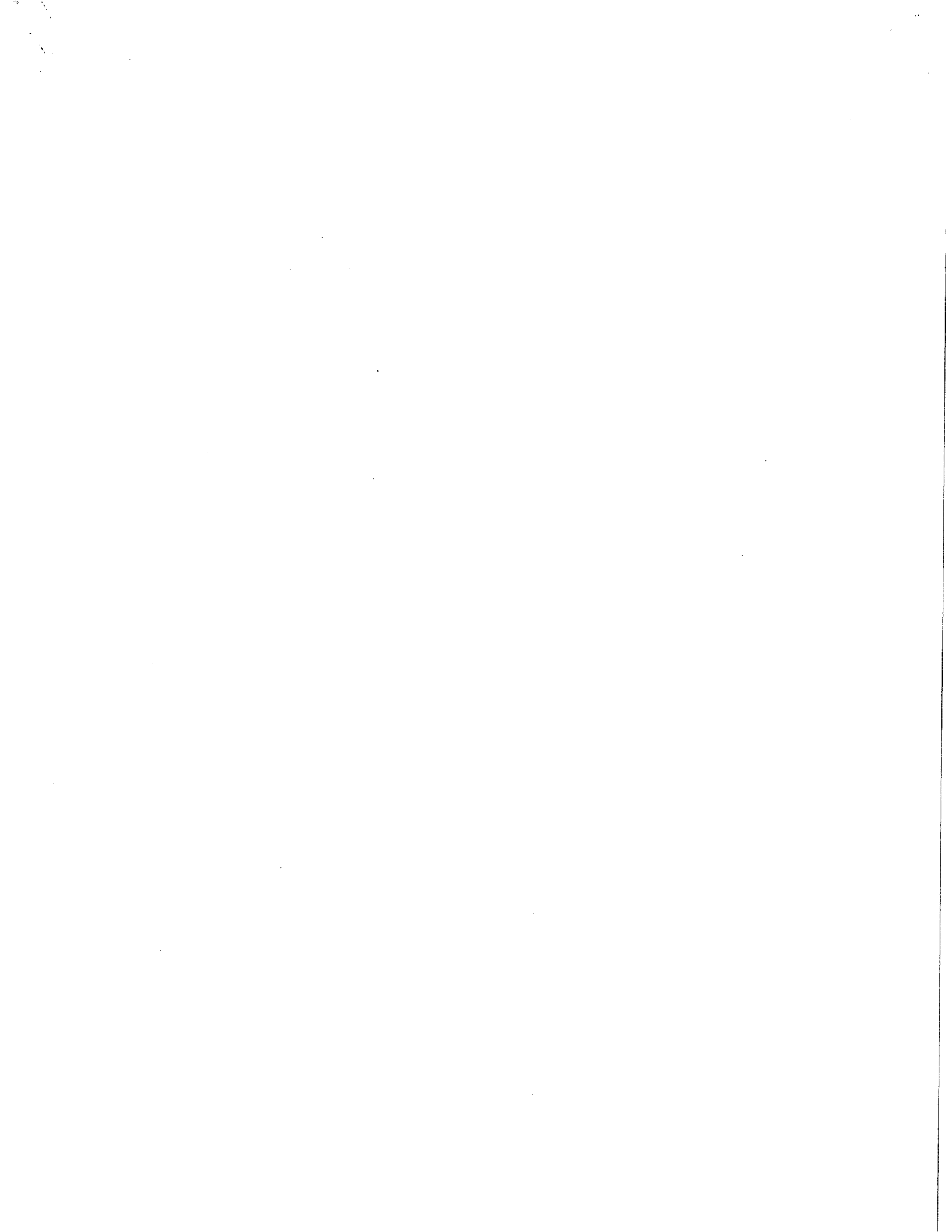
\_\_\_\_\_ Produced identification

Type of identification produced: \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. Mail to  
(Plaintiff's Attorney) \_\_\_\_\_ at (address) \_\_\_\_\_  
\_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Signature of Defendant





THE  
**15TH JUDICIAL CIRCUIT**  
OF FLORIDA  
ADMINISTRATIVE OFFICE OF THE COURT

**E-SERVICE INSTRUCTIONS FOR SELF REPRESENTED PARTIES**

Pursuant to the Florida Rule of Judicial Administration 2.516, self-represented parties involved in any type of case in any Florida court, may, but are not required to, serve on the opposing party's attorney court documents by e-mail.

E-mail Service to/from an Opposing Party: Self-represented parties opting to serve court documents by e-mail may do so by designating a primary e-mail address (and up to 2 secondary e-mail addresses) for receiving service in that proceeding. This designation only informs the other side of your email address. Once a party has filed an e-mail address designation in a proceeding, all court documents required or permitted to be served on a party must be served by e-mail unless the parties otherwise agree or a court orders otherwise.

E-Mail Service from Participating Judges: Self-represented parties who want to receive court orders and other court documents from judges who use e-mail service **MUST** register with the 15th Judicial Circuit's online services system at **[www.15thcircuit.com/html/onlineservices](http://www.15thcircuit.com/html/onlineservices)**. You will **NOT** receive court documents from participating judges unless and until you register with the 15th Judicial Circuit's online system.

Form of Email: E-mail service is made by attaching a copy of the document to be served in PDF format to an e-mail. The e-mail's subject line must state "SERVICE OF COURT DOCUMENT" in all capital letters, followed by the case number of the relevant proceeding. The body of the e-mail must identify the: (1) court in which the proceeding is pending; (2) case number; (3) name of the initial party on each side; (3) title of each document served with that e-mail; (4) sender's name; (5) sender's telephone number. The e-mail and attachments together may not exceed 5 megabytes in size; e-mails that exceed the size requirement must be divided into separate e-mails (no one of which may exceed 5 megabytes) and labeled sequentially in the subject line. Documents served by e-mail may be signed by "/s/", "/s" or "s/" as long as the document filed with the Clerk's Office is signed in accordance with the applicable rule of procedure.

Service Dates: Service by e-mail is deemed complete on the date it is sent. E-mail service is treated as service by mail for the computation of time. When, in addition to service by e-mail, the sender also utilizes another means of service provided for in the Rules of Judicial Administration, the computation of time will be based on the method of service that has the shortest response time.

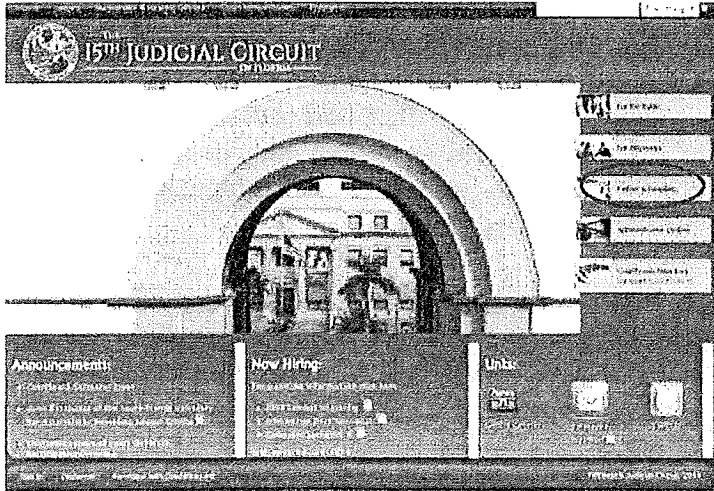
Filing of Documents: The Rules of Judicial Administration require that all documents be filed with the court either before service on the opposing party or immediately thereafter. Documents are deemed filed when they are filed with the clerk of court. If the sender learns that the e-mail did not reach the address of the person to be served, the sender must immediately send another copy by e-mail, or serve by a means authorized by subdivision (b)(2) of the Rules of Judicial Administration.

Instructions for E-Service Registration for Self Represented Litigants, (06/13)

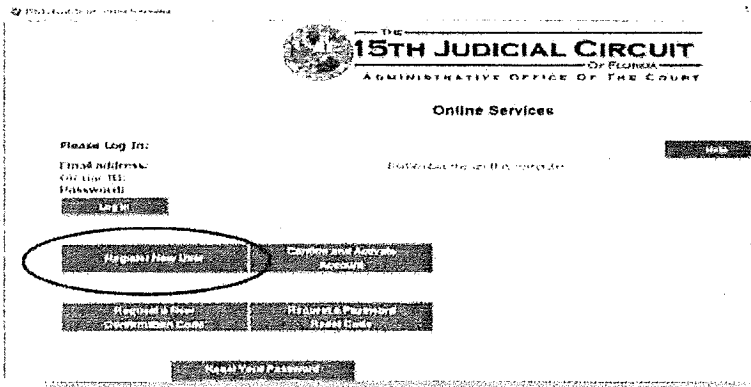


THE  
**15TH JUDICIAL CIRCUIT**  
 OF FLORIDA  
 ADMINISTRATIVE OFFICE OF THE COURT

**Instructions for E-Service Registration For Self Represented Litigants**

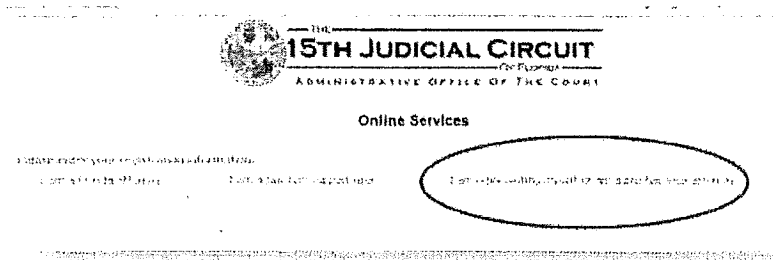


- Go to [www.15thcircuit.com](http://www.15thcircuit.com)
- Select Online Scheduling
- Select Online Scheduling Application

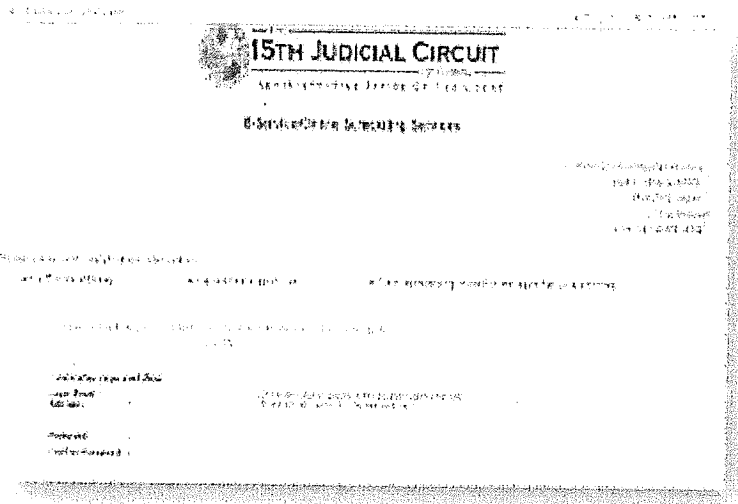


This will take you to the Log In Screen.

First time users click on "Register New User".



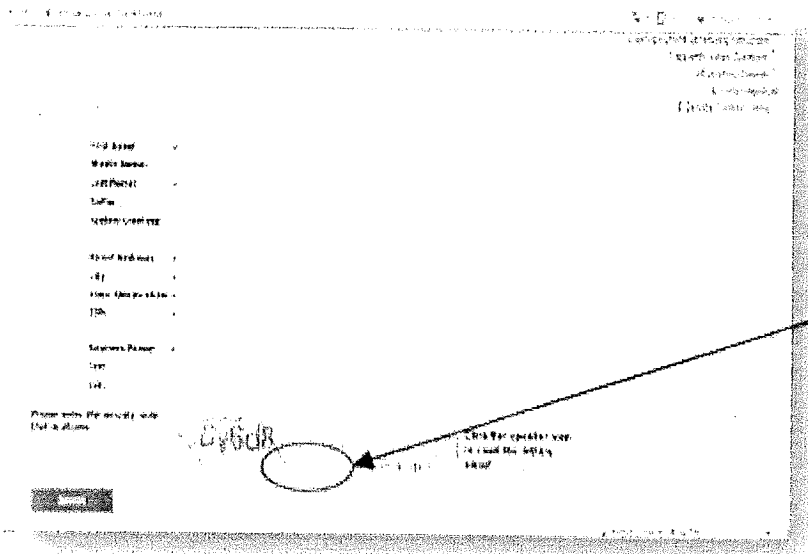
Select the "Pro se/ Pro hac vice" button



Enter the information requested in the fields provided.

**NOTE:**

The e-mail address listed here is for logging into Court e-service applications. This address is NOT FOR USE as an e-service email address unless you want it to be.



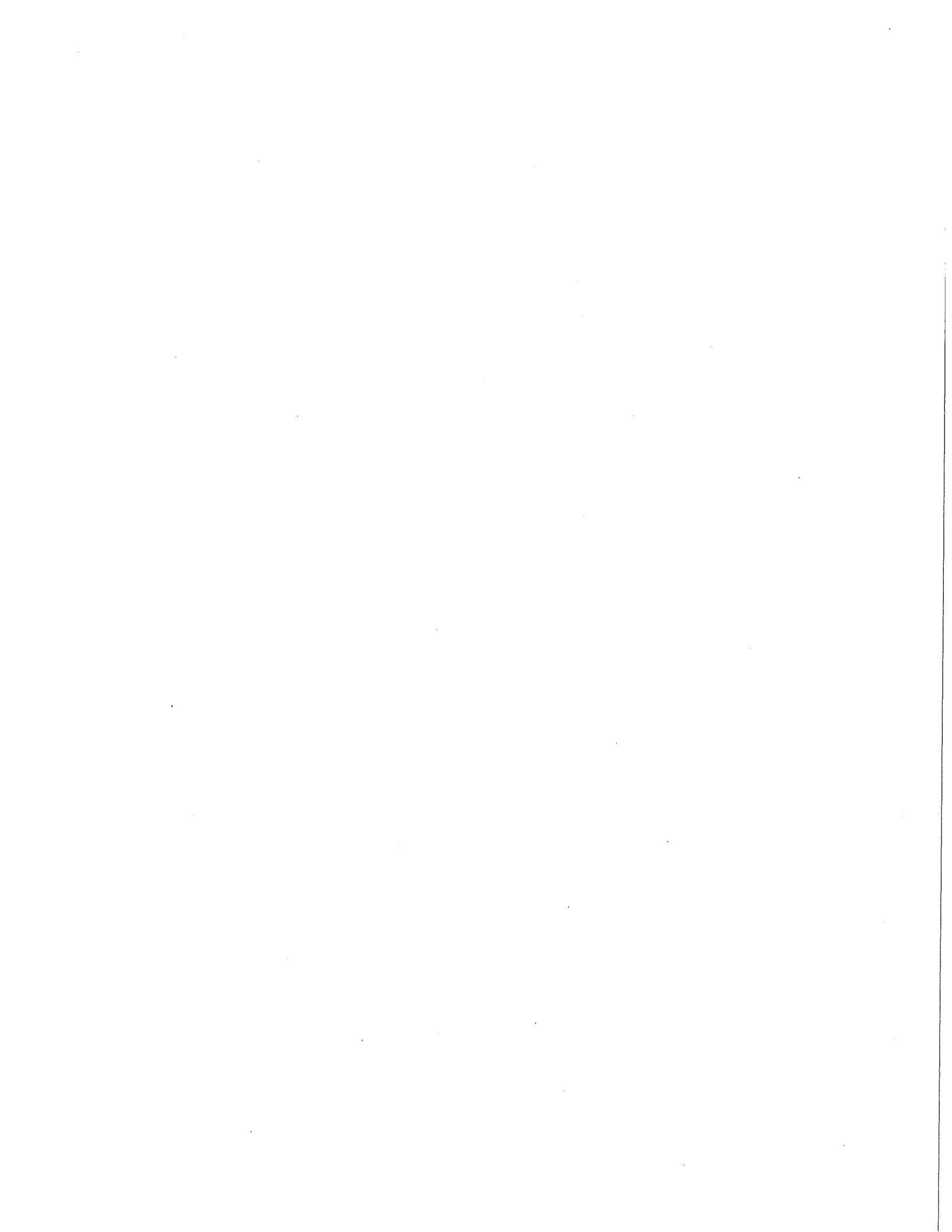
Simply type the code in the space provided and press the green submit button.

The account has now been created.  
A confirmation email will be sent to registered login email address.

**IMPORTANT:**

The user MUST accept and login within 24 hours.

Instructions for E-Service Registration for Self Represented Litigants, (06/13)



IN THE CIRCUIT/COUNTY COURT OF THE FIFTEENTH JUDICIAL CIRCUIT  
IN AND FOR PALM BEACH COUNTY, FLORIDA

CASE NO.: \_\_\_\_\_

\_\_\_\_\_,  
Plaintiff/Petitioner

v.

\_\_\_\_\_,  
Defendant/Respondent.

**DESIGNATION OF CURRENT MAILING AND E-MAIL ADDRESS AND  
DIRECTIONS TO PROVIDE E-MAIL ADDRESS TO COURT ADMINISTRATION**

I, (full legal name) \_\_\_\_\_, being sworn, certify that my  
current mailing address is: {Street} \_\_\_\_\_

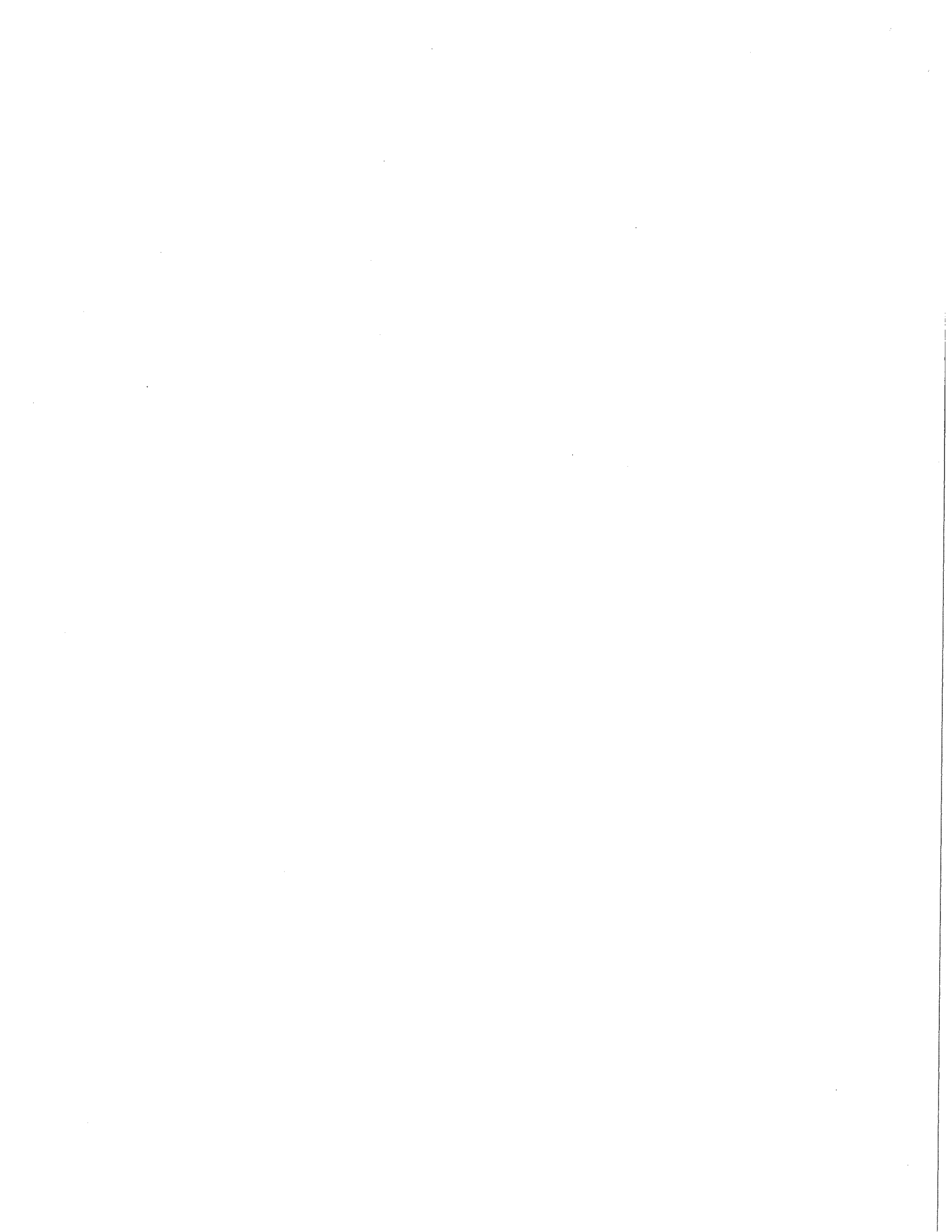
{City} \_\_\_\_\_, {State} \_\_\_\_\_, {Zip} \_\_\_\_\_

{Telephone No.} \_\_\_\_\_ {Fax No.} \_\_\_\_\_

I designate as my current e-mail address(es) (up to 3 different email address): \_\_\_\_\_

1. I understand that in order to receive court orders from participating judicial divisions in the Fifteenth Judicial Circuit/Palm Beach County, I must register my email address with Court Administration by going to [www.15thcircuit.com/html/onlineservices](http://www.15thcircuit.com/html/onlineservices).
2. I further understand that simply listing an email address on this form will NOT inform the judge or case manager of my email address and that I MUST register on line with the Court's online e-registration system.
3. Once registered, I agree to accept email service of court orders or documents sent by the court.
4. By completing this form I am authorizing participating Judicial Divisions and the Court of the Clerk, of the Fifteenth Judicial Circuit Court of Florida to send copies of orders/judgment, notices or other written communications to me by e-mail and not through regular U.S. Mail.
5. I understand that I must keep the clerk's office and the opposing party or parties notified of my current mailing and e-mail address(es) and that all future papers in this lawsuit will be served at the address(es) on record at the clerk's office.

Designation of Current Mailing and E-Mail Address and Directions to Provide E-mail Address to Court Administration (04/13)





6. I will ensure the software filters have been removed from my computer, so it does not interfere with my ability to receive any of the above documents.

I certify that a copy of this document was {check all used}: ( ) e-mailed ( ) mailed ( ) faxed ( ) hand-delivered to the person(s) listed below on {date}\_\_\_\_\_.

**Other party or his/her attorney**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Fax Number: \_\_\_\_\_  
E-Mail Address(es): \_\_\_\_\_

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature of Party

STATE OF FLORIDA  
COUNTY OF PALM BEACH

Sworn to or affirmed and signed before me on \_\_\_\_\_ by \_\_\_\_\_.

\_\_\_\_\_  
NOTARY PUBLIC or DEPUTY CLERK

\_\_\_\_\_  
[Print, type, or stamp commissioned name  
of notary or clerk]

\_\_\_\_\_ Personally Known

\_\_\_\_\_ Produced Identification

Type of identification produced \_\_\_\_\_

**IF A NONLAWYER HELPED YOU FILL OUT THIS FORM, HE/SHE MUST FILL IN THE  
BLANKS BELOW:**

[fill in all blanks] This form was prepared for the: {choose only one} ( ) Petitioner ( ) Respondent

This form was completed with the assistance of:

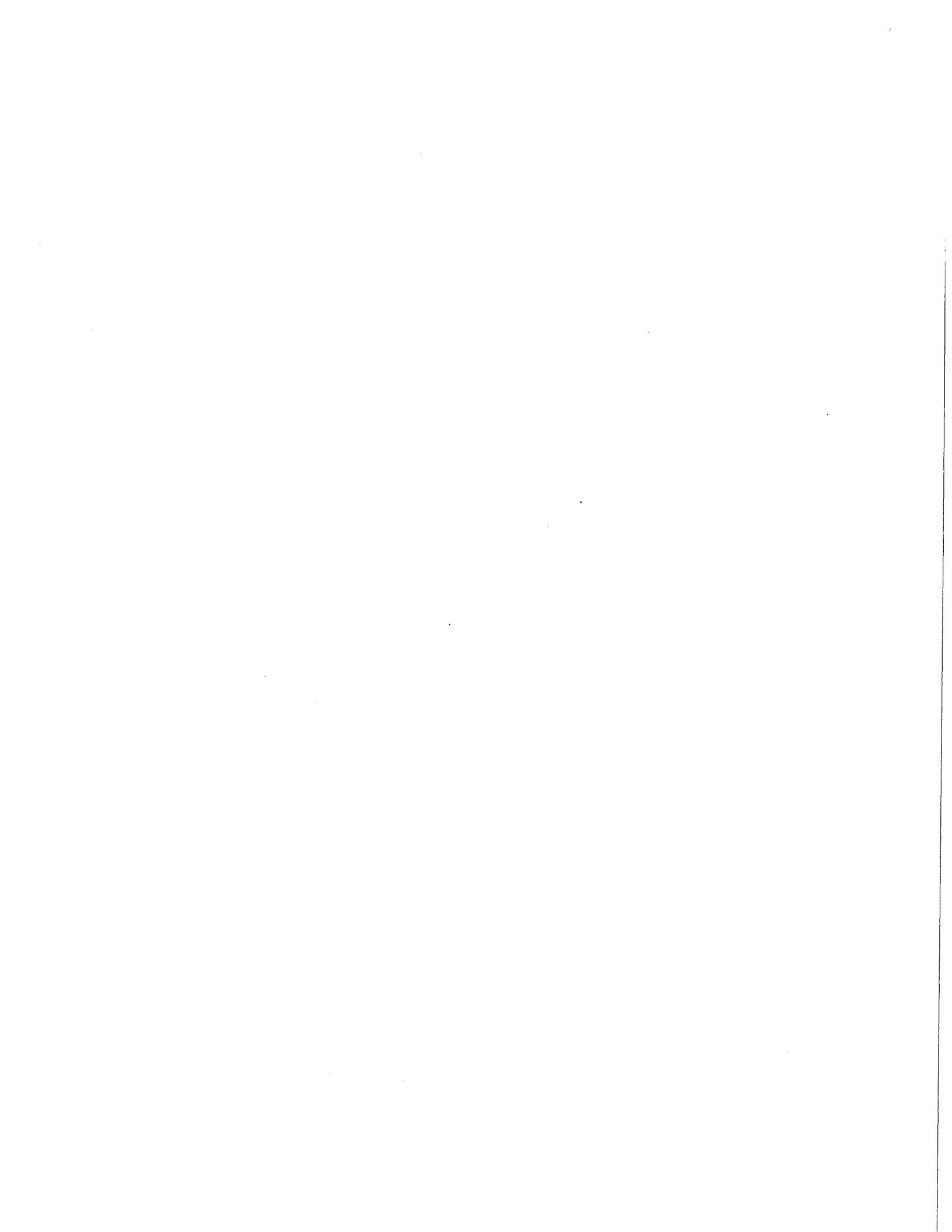
{name of individual} \_\_\_\_\_

{name of business} \_\_\_\_\_

{street} \_\_\_\_\_

{city} \_\_\_\_\_, {state} \_\_\_\_\_ {telephone number} \_\_\_\_\_

Designation of Current Mailing and E-Mail Address and Directions to Provide E-mail Address to Court Administration (04/13)



## INSTRUCTIONS FOR NOTICE OF CHANGE OF ADDRESS

### When should this form be used?

This form should be used when you make any changes to your mailing/e-mailing address at anytime during the course of the case.

This form should be typed or printed in black ink. You should **file** the original with the **clerk of the circuit court** in the county where the petition was filed and keep a copy for your records.

### What should I do next?

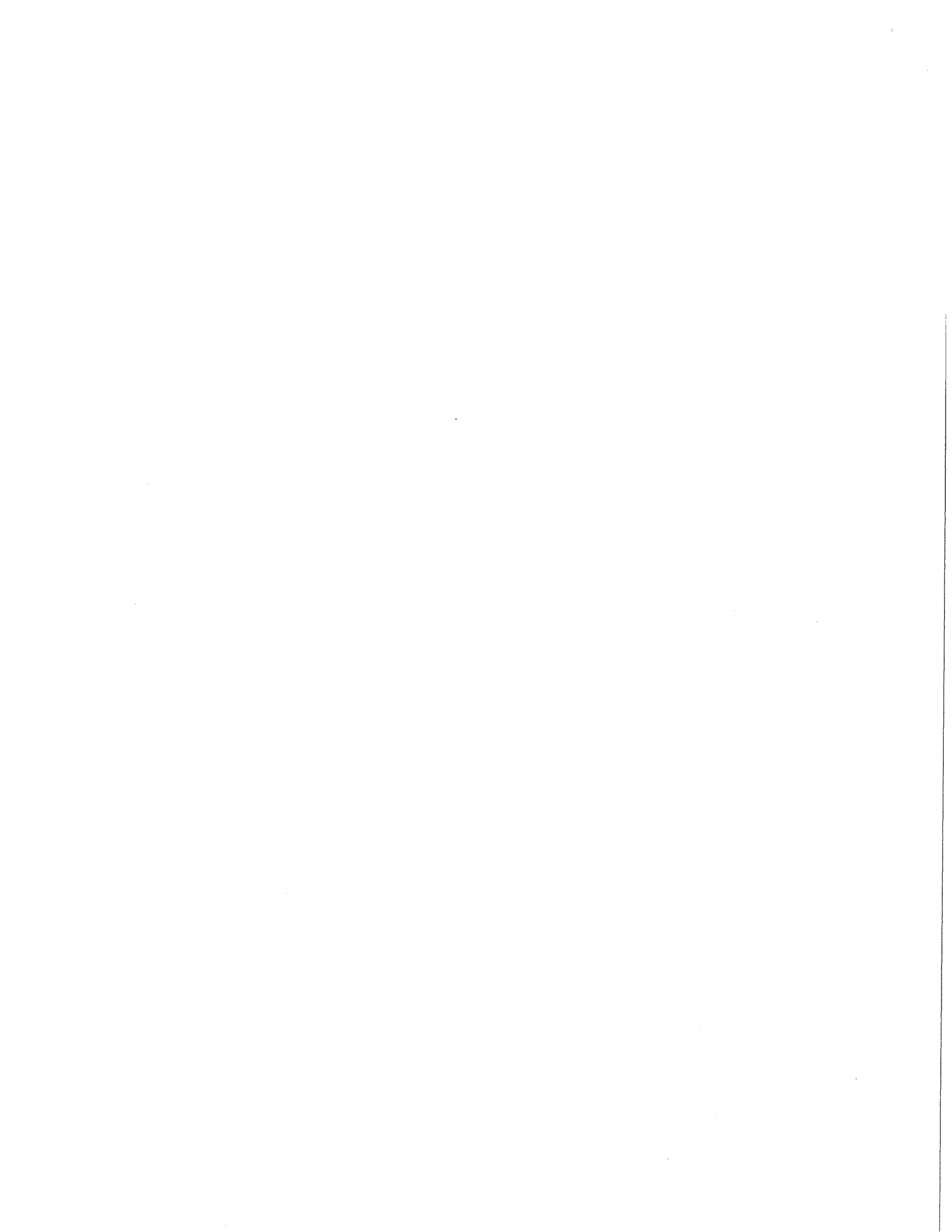
A copy of this form must be mailed or hand delivered to the other party in your case.

### Where can I look for more information?

Before proceeding, you should read "General Information for Self-Represented Litigants" found at the beginning of these forms. The words that are in "**bold underline**" in these instructions are defined there. For further information, see chapter 742, Florida Statutes.

### Special notes...

It is the party's responsibility to timely update their address. If you do not update your address timely, you may not receive documents filed in your case.



IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT,  
IN AND FOR PALM BEACH COUNTY, FLORIDA

Case No.: \_\_\_\_\_

Division: \_\_\_\_\_

\_\_\_\_\_  
Plaintiff/Petitioner,

V.

\_\_\_\_\_  
Defendant/Respondent.

**NOTICE OF CHANGE ADDRESS**

Please be advised that the undersigned has changed their mailing address to:

Address: \_\_\_\_\_

\_\_\_\_\_  
City: \_\_\_\_\_

State: \_\_\_\_\_

Zip code: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Please be advised that the undersigned has changed his/her email address to the following:

Email Address: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

CERTIFICATE OF SERVICE

I certify that a copy of this document was mailed to the person listed below by U.S. Mail on the following date: \_\_\_\_\_.

Other party or his/her attorney:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

E-Mail: \_\_\_\_\_

\_\_\_\_\_  
Signature

