

Important Steps to Address Your Lawsuit

Avoid a Default Judgment and Protect Your Rights

Do Not Ignore the Lawsuit

Carefully read the summons and complaint. These documents specify who is suing you, the amount claimed, and the court where the lawsuit was filed. Ignoring the lawsuit will likely result in a default judgment, where the court rules in favor of the creditor.

Note the Deadline to Respond

The summons outlines how many days you have to respond (commonly 20-30 days, depending on your state). Missing this deadline can lead to automatic judgment against you.

Contact the Court Clerk

Locate the court clerk's contact information on the summons. Call them to confirm how to file an 'Answer' to the lawsuit. Most courts provide online resources, including step-by-step instructions and templates to help you draft your response.

Draft and File Your Answer

An 'Answer' is your formal response to the lawsuit. Other clients in similar situations often file a general denial to force the creditor to prove their case. Submit your completed answer to the court by the deadline.

Challenge the Debt Validity

In reviewing your paperwork, it appears the creditor may not have provided adequate documentation to prove ownership of the debt or the validity of their claim. Filing your answer can compel them to present evidence, which they may not have.

Attend All Court Hearings

Representation is critical. If you do not show up, the judge will have no choice but to grant the creditor's requests. Showing up and challenging the claim often leads creditors to dismiss their lawsuits rather than face a potential loss in court.

Consider Negotiation

You may choose to contact the plaintiff's attorney to negotiate a settlement. Many creditors are willing to accept less than the full amount to resolve the case without going to trial. Ensure any agreement is documented in writing, including confirmation that your credit report will be updated to reflect the resolution.

Retain Legal Counsel if Necessary

If you are uncomfortable handling the case on your own, consult with an attorney in your state who specializes in debt lawsuits. They can help you draft your response, negotiate, or represent you in court.

What Other Clients Have Done

While we are not attorneys and cannot provide legal advice, other clients have successfully filed a general denial, challenged the validity of the debt, and forced creditors to present evidence, which often leads to dismissal when the evidence is insufficient.

Why This Matters

Companies like Midland Credit Management often file lawsuits assuming the consumer will not respond or challenge the claim. By taking action, you greatly increase your chances of avoiding a default judgment or even having the case dismissed.

We Are Here to Help

If you have any questions or need additional support, do not hesitate to contact us. We are here to help you protect your financial future.