

**In the State Court of X County  
State of Georgia**

Debt Collector,	)
as assignee of Original Creditor,	)
Plaintiff,	)
	)
vs.	)
	)
Joe Consumer,	)
Defendant.	)

**ANSWER TO COMPLAINT**

Comes Now the defendant, Joe Consumer, pro se, who admits and denies the following paragraphs of Plaintiff's Complaint:

1. Admit. Defendant is resident of County X, State of Georgia.
2. Deny. Defendant lacks knowledge about the truth and therefore denies allegations contained in Paragraph 2. Plaintiff has failed to provide Defendant with any kind of account numbers and documentation for alleged credit debt.
3. Deny. This request calls for admission of matter defendant has denied and thus it is improper.
4. Deny. Defendant denies the allegations contained in Paragraph 4 of the complaint, as defendant is without information or knowledge to form an opinion as to the truth and accuracy of alleged assignments and entitlements.

Furthermore, Defendant denies every other allegation not previously admitted, denied, or controverted.

**AS AND FOR AFFIRMATIVE DEFENSES**

1. The plaintiff fails to state a claim upon which relief can be granted.
2. The plaintiff has failed to name the real party in interest.
3. Defendant was not notified of any assignment of the debt that is the subject of the Complaint.
4. Plaintiff's complaint fails to allege a valid assignment of debt and there are no averments as to the nature of the purported assignment or evidence of valuable consideration; Plaintiff's Complaint fails to allege whether or not the purported assignment was partial or complete, and there is no evidence that the purported assignment was bona fide.
5. Plaintiff's Complaint fails to allege that the Assignor even has knowledge of this action or that the Assignor conveyed all rights and control to the Plaintiff. The record does not disclose this information, and it cannot be assumed without creating an unfair prejudice against Defendant.
6. Plaintiff is barred under the Fair Debt Collection Practices Act, hereinafter called FDCPA, Section 808(1) [15 USC 1692f] from collecting interest and any amount unless it is expressly authorized by the agreement creating the alleged debt or permitted by law. Plaintiff has failed to attach proper documentation to verify if such interest is allowed.
7. Defendant claims accord and satisfaction as Defendant alleges that the original creditor

accepted payment from a third party for the purported debt, or a portion of the purported debt, or that the original creditor received other compensation in the form of monies or credits from the defendant.

8. Plaintiff's damages are limited to the real or actual damages of actual cost paid or exchanged to alleged original creditor for the purported debt, for which plaintiff failed to reference an account number in the complaint.
9. Defendant reserves the right to plead other affirmative defenses that may become applicable and/or available at a later time.
10. The court would unjustly enrich the plaintiff by granting it the relief sought herein.

Wherefore...