



PRO SE / SELF-REPRESENTED GUIDE

Debt Collection Defense Exhibit Guide

Being sued for a debt? Know your rights and organize your defense. Many debt lawsuits have weaknesses you can challenge.

Debt collectors must prove you owe the debt, the amount is correct, and they have the right to collect it. Many debt lawsuits rely on incomplete records. This guide helps you organize your defense and challenge debts that may be too old, incorrect, or improperly documented.

Lawsuit Documents

- Complaint or petition**
The document starting the lawsuit against you
- Summons**
Notice telling you to respond to the lawsuit
- Any attachments to the complaint**
Documents the collector filed with the lawsuit
- Your written answer**
Keep a copy of the response you file

Original Account Documentation

- Original credit agreement**
The contract you signed with the original creditor
- Account statements**
Monthly statements from the original account
- Last payment documentation**
When you last made a payment (important for statute of limitations)
- Account closure notice**
Notice when the account was charged off or closed

Debt Validation Records

- Debt validation letter**
Your request for the collector to prove the debt
- Collection agency response**
What documents they provided (or failed to provide)
- Chain of ownership documents**
Proof of who bought the debt and when
- Certified mail receipts**
Proof you mailed validation requests

Payment History

- Your payment records**
Any payments you made on this debt
- Bank statements**
Showing payments or lack of activity
- Settlement offers received**
Any offers from the collector to settle

Violations & Disputes

- Harassing call logs**
Records of illegal collection calls
- False statement evidence**
Any lies the collector told you
- Identity theft reports**
If this debt is not yours
- Credit report disputes**
Disputes you filed with credit bureaus

COMMON MISTAKES TO AVOID

1. Ignoring the lawsuit (results in automatic judgment against you)
2. Admitting the debt is yours without verification
3. Making a payment that restarts the statute of limitations
4. Not answering the lawsuit within the deadline
5. Speaking to collectors on the phone without documenting the call

ORGANIZATION TIPS

- Respond to every lawsuit in writing before the deadline
- Send all requests to collectors by certified mail
- Keep a log of every call with date, time, and what was said
- Check the statute of limitations for debt in your state
- Request validation of the debt within 30 days of first contact

COURTROOM PREPARATION

- File an Answer denying the debt and raising defenses
- Challenge whether they can prove you signed the original agreement
- Check if the debt is past the statute of limitations (they cannot sue)
- Ask for proof of the chain of ownership if debt was sold
- Challenge the amount owed if interest or fees seem wrong
- Consider counterclaims if they violated debt collection laws

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