

# HOW TO READ A CIVIL COURT SUMMONS

This is a sample summons for a debt collection lawsuit in the Kings County (Brooklyn) Civil Court. If you received a summons, you can use this guide to help you understand it. Your summons might look different or be for a different court. However, it should contain similar information. If you have more questions about your summons, call the NYC Financial Justice Hotline, at 212-925-4929.

1

**CONSUMER CREDIT TRANSACTION  
IMPORTANT!! YOU ARE BEING SUED!!  
THIS IS A COURT PAPER – A SUMMONS**

**DON'T THROW IT AWAY!! TALK TO A LAWYER RIGHT AWAY! PART OF YOUR PAY CAN BE TAKEN FROM YOU (GARNISHEED). IF YOU DO NOT BRING THIS TO COURT, OR SEE A LAWYER, YOUR PROPERTY CAN BE TAKEN AND YOUR CREDIT RATING CAN BE HURT!! YOU MAY HAVE TO PAY OTHER COSTS TOO!!! IF YOU CAN'T PAY FOR YOUR OWN LAWYER BRING THESE PAPERS TO THIS COURT RIGHT AWAY, THE CLERK (PERSONAL APPEARANCE) WILL HELP YOU!**

Civil Court of the City of New York  
County of KINGS

Summons

2

DEBT COLLECTION AGENCY

Index No. 12345

Plaintiff's Address: 123 MAIN ST., STE 500  
CITY, ST 99999

Plaintiff  
against

FILE NO. 1234567890

The basis of venue designated is:

Defendant resides in KINGS County

JANE CONSUMER

Defendant(s)

Transaction took place in KINGS County

5

3

To the above named Defendant(s)

YOU ARE HEREBY SUMMONED to appear in The Civil Court of the City of New York, County of KINGS at the office of the Court Clerk at 141 LIVINGSTON STREET, BKLYN in the County of KINGS City and State of New York, within the time provided by the law as noted below and to file your answer to the annexed complaint with the Clerk: upon your failure to answer, judgment will be taken against you for the sum of \$ 4000.00 with interest thereon from the 20 day of JANUARY, 2005 together with the costs of this action.

Date: 7/1/05

DEBT COLLECTION LAW FIRM ATTYS FOR PLAINTIFF  
111 MAIN STREET NEW YORK NY 10001

Def: 1111 BROOKLYN AVE, BROOKLYN NY 11200

TEL: 212-123-4567

4

Note: The law provides that (a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within 20 days after such service or (b) If this summons is served by delivery to any person other than you personally or is served outside the City of New York you are allowed 30 days after proof of service thereof is filed with the Clerk of this Court within which to appear and answer.

6

- 1 This statement is required by the rules of the New York City Civil Court and should appear at the top of your summons.
- 2 This is the name of the creditor that is suing you. **It is important to answer the summons even if you have never heard of the creditor.** If you answer the summons, the creditor will have to prove to the judge that you actually owe the debt. If there has been a mistake, the court hearing will provide a good opportunity to clear it up. If you do not answer the summons, the court will issue a judgment against you (a "default judgment"). The creditor will then have a right to try to collect money from you.
- 3 This section gives you important information. It states that you have been sued, and it tells you that you must respond to the lawsuit by going to the clerk's office and filing an "answer." It also tells you the address of the courthouse (here, 141 Livingston Street in Brooklyn) and the amount of money for which you are being sued (here, \$4,000).
- 4 This section explains the time limits for responding to the summons. If you were served with the summons in person, you have **20 days** from the date you were served. If you received the summons in another way, you have **30 days**. **You should respond even though there is no specific court date.** To respond, go to the clerk's office at the address provided on the summons and tell the clerk you want to file an "answer in person." The clerk will help you prepare an answer and give you a date to appear before the judge.
- 5 The Index Number identifies your file at the courthouse. If you need copies of documents filed in your case, give the clerk this number, and he or she will let you copy the court file.
- 6 Here you will find contact information for the law firm representing the creditor. **You should respond to the summons even if someone from the creditor's law firm tells you not to worry about it.** If you do not respond by filing an answer and appearing at your court date, the court will enter a default judgment against you.