

# How long can I wait to answer the foreclosure notice?

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## How long can I wait to answer the foreclosure notice?

It depends on how you were served.

If you were served in person, you have 20 calendar days to respond.

If you were not served in person, you have 30 calendar days to respond.

For more information on answering, visit [NYCourtHelp](#)

## How do I answer a foreclosure notice?

Once you receive a Summons with a complaint, you need to reply to the Complaint by filing one of two documents:

(1) An Answer. This is your chance to tell the court your side of the story and raise any legal claims you may have against the bank

- View this PDF from NYCourtHelp to see a sample [Answer Form](#)

(2) A Notice of Appearance. You do not need to tell your side of the story in a Notice of Appearance. You tell the court you want to participate in the case and that you want to receive a copy of all the documents.

- Go to this page on NYCourtHelp for Notice of Appearance forms specific to [Nassau County](#)
- Go to this page on the same site for forms specific to [Suffolk County](#)