



# Yuav Ua Li Cas Yog Koj Raug Foob

What to Do If You Are Sued

## Kuv raug foob. Yuav zoo li cas tom ntej?

Yog nyob hauv **Tsev Hais Plaub Pej Xeem Sib Foob**, cov ntaub ntawv foob yuav xa tom tsev hais plaub tuaj yog foob tsawg tshaj \$2,500. Yog tshaj \$2,500, cov ntaub ntawv tus neeg foob koj xa tuaj yuav tsum tau kos npe thaum txais. Cov ntawv tuaj tom tsev hais plaub qhia lub sijhawm thiab hnuv tug yog koj rooj plaub thiab qhia tias ua li cas koj thiaj raug foob.

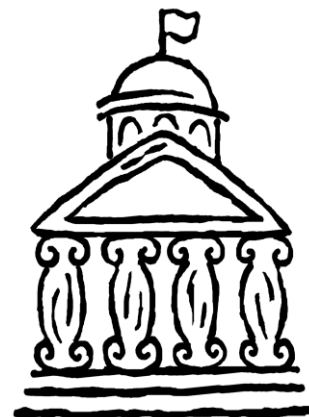
Yog nyob hauv **Tsev Hais Plaub hauv Nroog**, feem ntau cov ntaub ntawv yuav tsum yog ib tug neeg cev kiag. Tej zaum yog tus tub ceev xwm rau lub nroog lossis kws lijchoj. Cov ntawv yuav tsum tau “served” xa tuaj cev kiag. Feem ntau qhov no txhais tias cov ntawv muab cev rau koj lossis ib tug neeg hauv koj lub tsev. Tus neeg ntawv yuav tsum “muaj hnuv nyoog thiab paub tab.” Tsis muaj ib txoj cai hais tias nws yuav tsum muaj hnuv nyoog npaum li cas, tabsis feem ntau yuav tsum yog ib tug neeg muaj hnuv nyoog tshaj 14 xyoos rov saud uas tsis muaj kev xiam oob qhab uas txwv lawv kev nkag siab lossis cev cov ntawv rau koj. Tej zaum lawv xa cov ntawv tuaj tom koj tsev. Yog koj txais tau, koj yuav tsum kos npe rau daim ntawv zam tsis tas tus neeg cev daim ntawv rau koj kiag. Cov ntawv xa tuaj yuav muaj daim ntawv zam tsis tas xa tuaj kiag nrog. Yuav tsis muaj hnuv teem mus hais rooj plaub nyob rau hauv cov ntawv.

## Chav Tsev Hais Plaub Pej Xeem Sib Foob

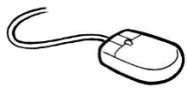
“Conciliation Court” yog Tsev Hais Plaub Pej Xeem Sib Foob rau cov rooj plaub raug nyiaj txog \$15,000. Rooj plaub txog cov neeg tiv nqi los ntawm yuav khoom, xws li nqi “credit card”, txwv tsis pub dhau \$4,000. Koj tsis toob kas ib tug kws lijchoj hauv Tsev Hais Plaub Pej Xeem Sib Foob

## Cov Lus Teb Thiab Tig Rov Foob

Koj tsis toob kas sau ib daim ntawv Teb cov lus foob hauv Tsev Hais Plaub Pej Xeem Sib Foob. Tabsis, yog koj xav tias tus neeg foob koj tiv koj nyiaj, koj yuav tsum ua daim ntawv “Counterclaim” Tig Rov Foob 5 hnuv tsis suav vas xawm vas thiv ua ntej koj mus hais rooj plaub. Mus tom tsev hais plaub thiab qhia tus neeg lis ntawv tias koj xav ua daim ntawv Tig Rov Foob.



Koj muaj feem [nrhiav cov ntaub ntawv hauv online](#) Mus rau [www.mncourts.gov](http://www.mncourts.gov) thiab:



- Nias rau “Get Forms”
- Nias rau *Conciliation/ Small Claims Court*
- Mus xyuas hauv qab kem ntawm cov ntaub ntawv hu ua *Responding to a Conciliation Court Claim Forms*
- Nias rau *Statement of Counterclaim and Summons*

**Cim Cia:** yog koj tsis paub meej yam koj xav tau dabtsi yuav zoo tshaj mus nias rau ntawm *Responding to a Conciliation Court Claim*. Nco ntsoov nyeem cov lus qhia.

### **Kev Hais Haum Thiab Npaj Mus Hais Rooj Plaub**

Kev Hais Haum thiab yuav npaj li cas mus hais rooj plaub nyob hauv qab kem District Court. Qhov no zoo tib yam li mus rau Tsev Hais Plaub Pej Xeem Sib Foob.

Hauv Tsev Hais Plaub Pej Xeem Sib Foob koj nug tau tus neeg lis ntawv kom ua daim ntawv yuam kom tus neeg sab tod nqa ntaub ntawv tuaj tom tsev hais plaub. Nug qhov no ntau hnuv ua ntej hnuv hais rooj plaub.

Yog koj swb hauv Lub Tsev Hais Plaub Pej Xeem Sib Foob, koj muaj 20 hnuv thaum txais lawv tsab ntawv kom lawv rov hais rooj plaub dua nyob hauv Lub Tsev Hais Plaub hauv Nroog. Hu kws lijchoj tam sim ntawm kom tau kev pab vim cov plaub hauv Tsev Hais Plaub hauv Nroog nyuaj heev. Tej zaum koj raug yuam them tus neeg sab tod cov nqi yog koj nug ib rooj plaub tshiab thiab swb.



Saib peb daim ntawv tseeb [Chav Hais Plaub Pej Xeem Sib Foob](#).

## **Tsev Hais Plaub hauv Nroog**

Tsev Hais Plaub hauv Nroog nyuaj dua Tsev Hais Plaub Pej Xeem Sib Foob. Yog tau, mus ntsib ib tug kws lijchoj tam sim ntawm. Yog koj tsis muaj nyiaj ntau, hu koj lub hooskas legal aid ntawm 1-(877) 696-6529. Lossis mus nrhiav kev pab los ntawm lwm cov kev pabcuam ntawm [www.lawhelpmn.org/hm/providers-and-clinics](http://www.lawhelpmn.org/hm/providers-and-clinics).

Yog koj raug foob hauv Lub Tsev Hais Plaub hauv Nroog, cov ntawv koj tau hu ua “Summons and Complaint” Tsab Ntawv Hu Tuaj Hais Plaub thiab Foob. Yoj koj xav tauj xub rooj plaub koj yuav tsum “Answer” Teb tsab ntawv foob.

## Lus “Teb”

Yog koj muaj lus txheem rau cov lus hauv Tsab Ntawv Foob, koj muaj 20 hnuv los “Teb” thaum koj txais cov ntawv. Lus Teb yog koj cov lus teb raws txoj cai rau cov ntawv tuaj tom tsev hais plaub.

Yog koj tsis pom zoo nrog Tsab Ntawv Foob, nws tseem ceeb **heev** koj xa daim ntawv koj **sau** Teb cov lus. Nws muaj ob txoj kev ua qhov no:

### Hauv Online:

Koj mus [tsim daim ntawv Teb tau hauv online](http://www.lawhelpmn.org/forms). Mus rau: [www.lawhelpmn.org/forms](http://www.lawhelpmn.org/forms).

(lus Askiv xwb)



- Hauv qab *Debts, Fees, and Deposits*
- Nias rau Answer a “Summon and Complaint” -Debt Collector Lawsuits

Qhov no yog kev xam phaj ib kauj ruam zuj zus cia koj luam tawm daim ntawv cov lus koj Teb tiav.

### Siv Tes Sau

Koj cov lus Teb muaj feem muab sau tau. Nco ntsoov sau cov ntawv qhia tias tus neeg yog leeg twg los ntawm tsab ntawv foob thaum Teb cov lus. Xws li cov npe ntawm cov neeg sib foob lossis tus naj npawb ntawm rooj plaub yog muaj.

Koj cov lus Teb yuav tsum muaj tseeb rau txhua cov lus hauv Tsab Ntawv Foob. Nws muaj 3 txoj hauv kev teb tau rau cov lus foob:

- 1) Kuv lees tias qhov lus foob no muaj tseeb.
- 2) Qhov foob no tsis muaj tseeb.
- 3) Kuv tsis paub qhov foob no muaj tseeb lossis dag.

Ntawm no TSIS YOG los lus keb vim koj them tsis tau ib qhov nqi koj raug foob.

Yog koj xav tias tog sab tod tiv koj nyiaj, sau cov lus qhia yog vim li cas nrog koj cov lus Teb thiab sau rau hauv koj daim ntawv rov tig foob.

**TSEEM CEEB:** Hu xov tooj rau tus neeg sab tod lossis kws lijchoj **tsis yog** ib lus Teb raws txoj cai **ib txwm**.

Thaum koj sau tiav koj tsab ntawv lub Teb, nco ntsoov tso hnuv tim thiab kos npe. Ces xa mus rau sab tod lossis lawv tus kws lijchoj. Cov lus ntawd nyob rau hauv Tsab Ntawv Hu Tuaj Hais Plaub thiab Foob. Sau tseg hnuv koj xa lossis muab cev rau. Khaws tsab ntawv tseem ntawm koj cov lus Teb, tej zaum koj yuav tau coj mus rau tsev hais plaub.



## Yog kuv tsis xa cov lub Teb mus ne?

Yog koj tsis Teb Tsab Ntawv Foob koj swb lub rooj plaub vim koj tsis mus thiab tau txiav txim koj yog tus swb.

Yog koj xav Teb cov lus tabsis twb dhau 20 hnuv lawm, koj tseem xa tau cov lus Teb mus sai li sai tau.

Yog koj raug foob thiab koj swb vim tias koj tsis teb raws sijhawm, thiab koj muaj lus keb rau rooj plaub, mus ntsib ib tug kws lijchoj tam sim ntawm. Tej zaum koj muaj feem rov qab qhib rooj plaub dua.

## Dab tsi tshwm sim tom qab kuv xa cov lus Teb mus?

Tom qab koj teb, tej zaum koj yuav tau lwm cov ntaub ntawv. Teb TAG NRHO cov ntawv txawm tias koj twb teb Tsab Ntawv Foob. Cov ntawv no tej zaum hu ua “Interrogatories,” Cov Lus Nug, “Request for Documents” Thov Kom Tau Cov Ntaub Ntawv thiab/ lossis “Requests for Admissions” Thov Kom Tus Sab Tod Teb Cov Lus Foob. **Tsis txhob quav ntsej cov ntawv no. Koj yuav tsum teb lawv.** Nco ntsoov cov lus koj teb rau cov lus nug yog muaj tseeb thiab tiav. Khaws daim ntawv tseem rau koj tus kheej thiab xa cov ntawv luam mus rau tus sab tod.

## Koj muaj feem sim hais kom rooj plaub muaj kev sib haum

Muab piv txwv, koj pom zoo los them tog tod ib co nyiaj, tabsis tsis ntau npaum li qhov lawv nug. Tej zaum koj teem ib qho kev maj mam them rov qab. Hu lossis sau ntawv rau tog qhiv koj qhov tswv yim. Khaws txhua tsab ntawv koj xa luam cia. Tsis txhob cog lus yog ua tsis tau raws li.

Yog ob tog pom zoo rau li, ob tog ntsib nrog tus neeg nruab nrab khom plaub hu uas “mediator” ua ntej hnuv mus hais rooj plaub. Cov neeg nruab nrab kawm tawm los pab kho kev tsis sib haum. Tej zaum yuav raug them ib tug nqi.

Mus nrhiav cov neeg nruab nrab khom plaub “mediators”:

- Mus saib Community Mediation Minnesota at <https://communitymediationmn.org/>
- Koj muaj feem hu 2-1-1 thoob lub xeev, ntaus koj tus zauv cheeb tsam mus rau lawv ntawm 898-211 lossis tham hauv online ntawm <https://www.211unitedway.org/about-211/hmong/>.
- Lub xeev tsev hais plaub lub vassab kuj muaj ntaub ntawv thiab muaj cov npe neeg nruab nrab khom plaub <http://www.mncourts.gov/Help-Topics/AlternativeDisputeResolution.aspx>.



**Sau cia cov lus pom zoo!** Ob tog yuav tsum kos npe thiab tso hnuv tim. Txawm tias koj pom zoo lawm los koj yuav tsum koj tsab ntawv pom zoo mus rau lub tsev hais plaub, kom tsev hais plaub thiaj li muab tsab ntawv los ua tsab ntawv txiav txim. Qhov no yuav pab tiv thaiv koj tsam muaj teeb meem tom qab.

Yoj koj tsis pom zoo lossis tsis sim hais kom ob tog hais haum, koj yuav tsum mus tom tsev hais plaub. **Nco ntsoov:** koj yuav tsum mus tom tsev hais plaub txawm tias koj twb muaj kev hais haum. Qhov no hu ua muab cov lus pom zoo tso “hauv cov ntaub ntawv.” Ces lub tsev hais plaub mam li ua daim ntawv txiav txim.

### **Npaj mus hais plaub:**

- Tsev hais plaub mam xa hnuv tim thiab sijhawm rau koj rooj plaub.
- Muab sijhawm ntau los npaj koj tus kheej ua ntej koj mus hais plaub.
- Ua ntej mua hais plaub paub seb koj rooj plaub yuav hais txog dab tsi - nyeem cov ntawv xa tuaj rau koj txog rooj plaub. Tej zaum koj yuav raug mus tom tsev hais plaub ntau zaus. Tej zaum koj yuav hais rooj plaub ua ntej rooj plaub muaj yeej muaj swb, ces ntawm rooj plaub yeej muaj swb yog thaum cov timkhawv tuaj teev lus.
- Mus saib ib lub rooj sib hais thiab rooj muaj yeej muaj swb kom thiaj paub tias hais plaub zoo li cas. Koj muaj feem saib daim yees duab hauv [How to Handle a Conciliation Court Hearing](#) hauv YouTube. *(lus Askiv xwb)*
- Sau tseg txhua yam lus koj xav hais.
- Nrog cov timkhawv tham thiab nug kom lawv tuaj tom rooj plaub muaj yeej muaj swb. Tus timkhawv tuaj tom tsev hais plaub yuav zoo dua ib daim ntawv sau tuaj. Tej zaum kws txiav txim twb tsis nyeem cov lus ntawm daim ntawv. Yog ib tug timkhawv tseem ceeb tsis kam tuaj rooj plaub muaj yeej muaj swb, nug lub tsev hais plaub tus lis ntawv ua tsab ntawv yuam “subpoena.” Subpoena yog tsab ntawv yuam kom tus timkhawv yuav tsum tuaj lossis nqa povthawj tuaj tom tsev hais plaub.
- Yog koj paub tus neeg foob koj muaj ntawv lossis povthawj lawv tsis xav qhia koj ua ntej tuaj hais plaub, koj muaj feem xa lawv koj “Cov Lus Nug” thiab daim ntawv “Thov Kom Tau Cov Ntaub Ntawv.”
- Xyaum hais koj rooj plaub rau ib tug phooj ywg ib yam li yog koj nyob hauv tsev hais plaub.
- Nco ntsoov muaj cov ntawv ntawm cov lus teb thiab txhua cov ntawv koj teb rau. Muab tag nrho cov ntawv kho ua ke tso rau hauv hnab ntawv es sau npe rau.
- Sau tag nrho koj cov povthawj nqa tuaj tom tsev hais plaub: cov duab, cov ntawv, ntawv them tas, ntawv kwv yees, ntawv xauj tsev. Koj yuav tsum qhia tseeb ntawm koj rooj plaub thiab muaj povthawj los txhawb koj rooj plaub.
- Hu tus tswj hauv lub tsev hais plaub ua ntej koj rooj plaub yog koj lossis ib tus timkhawv xav tau neeg txhais lus.



- Yog koj tsis siv ib tug kws lijchoj, mus rau koj lub tsev qiv ntawv kev cai lij choj hauv nroog mus muab ntaub ntawm qhia txog qhov txheej txheem thiab cov cai txog koj rooj plaub. Yog koj muaj ib tug phooj ywg, txheeb ze, lossis tus pab tswv yim koj ntseeg siab nug kom lawv pab koj txog cov txheej txheem.

### **Mus tom Tsev Hais Plaub Raws Sijhawm**

Yog koj tsis mus, koj cia li swb. Yog koj mus tsis tau rooj plaub lossis rooj plaub muaj yeej muaj swb, hu tsev hais plaub tam sim ntawm thiab nug kom muab hloov. Tej zaum lawv yuav muab ib hnuv tim tshiab rau koj.

Yog koj mus tsis tau rooj hais plaub vim tias koj muaj ib qho xwm txheej ceev lossis yeej tsis tau txais cov ntawv mus tom tsev hais plaub es nug kom lawv muab ib rooj plaub tshiab rau koj. Koj yuav tsum qhia tau rau lawv yog vim li cas koj hos mus tsis tau rooj plaub. Nqa kom tau cov povthawj yog vim li cas koj mus tsis tau.

Muab piv txwv, yog koj mus tsis tau rooj plaub vim koj nyob hauv tsev kho mob, nqa koj cov ntawv kho mob mus. Yog koj yeej tsis tau txais cov ntawv thiab paub txog rooj plaub tom qab, qhia tsev hais plaub. Feem ntau koj yuav tsum muaj ib tug kws lijchoj rov los qhib rooj plaub dua.



### **Tom Rooj Plaub**

Thaum koj nyob tom rooj plaub, paub cai **heev** rau tsev hais plaub thiab tog sab tod. **Tsis txhob cuam tshuam** thaum tog sab tod hais lus. Tsis txhob npau taws. Hais lus ncaj qha rau tus kws txiav txim. **Koj rooj plaub yeej lossis swb nyob ntawm koj tus cwj pwm!**

### **Yog Koj Swb Hauv Tsev Hais Plaub hauv Nroog**

Yog koj swb koj rooj plaub hauv tsev hais plaub hauv nroog, koj muaj feem thov rov hais dua tabsis kev thov rov hais dua feem ntau tsis yeej. Yuav tsum muaj kev pab los ntawm kws lijchoj yog xav rov hais dua. Yog koj swb, txiav txim rau tog tod yeej. Qhov “Judgement” yog ib tsab ntawv los ntawm tus kws txiav txim hais tias koj yuav tsum them nyiaj thiab/lossis yuav tsum ua dab tsi.

Yog koj tsis them, tej zaum tog sab tod yuav sim sau cov nyiaj. Lawv muaj feem rho (sim nrho nyiaj tawm) koj cov nyiaj tau los tom haujlwm los lossis askhauj hauv tsev tso nyiaj. Lawv muaj feem rho koj cov nyiaj los tom haujlwm lossis tus askhauj hauv tsev tso nyiaj yog koj tsis teb tsab ntawv foob raws sijhawm lossis yog koj tsis mus tom tsev hais plaub thiab swb. **Tsis txhob tsis quav ntsej cov ntawv foob tawm tsam koj.**

Tej zaum koj cov nyiaj yuav raug zam tsis pub sau them nuj nqis yog koj tau Social Security, kev pab ua qub tub rog, nyiaj laus, lossis nyiaj pab pejxeem. Tej zaum koj yuav tsum tau ua ob peb

kauj ruam los tiv thaiv nws. Koj cov nyiaj los tom haujlwm raug zam yog koj cov nyiaj tau los ua ntej sau se txhua txhua lim tiam tsawg tshaj 40 x qhov tsoomfww tus nyiaj tsawg kawg lossis txog \$1,240 txhua hli. Saib peb daim ntawv tseeb [Tuav Nyiaj Thiab Koj Cov Cai](#).

Qhov kev txiav txim ntawm yuav nyob 7 xyoo rau koj daim ntawv tiv nqi. Nws tshwm thaum koj mus qiv nyiaj. Tej zaum tus kws pab tswv yim qiv nyiaj yuav pab tau koj teem ib qho kev maj mam them rov qab rau tog tod. Nrhiav ib tug pab tswv yim qiv nyiaj ua haujlwm rau cov hooskas pub dawb. Ceev faj rau cov neeg uas tsub nqi los pab koj txog koj kho cov nuj nqis.



Ua ntaub ntawv poob nyiaj txiag yog ib txoj huav kev los pab tshem tawm cov nuj nqis. Koj yuav tsum mus nrog ib tug kws lijchoj paub hais cov plaub txog poob nyiaj txiag tham yog xav paub ntxiv.

Hu 2-1-1- thoob lub xeev. Koj muaj feem ntaus koj tus zauv cheeb tsam mus rau 898-211 lossis tham hauv online <https://www.211unitedway.org/about-211/hmong/>. Lawv mas li pab koj nrhiav ib cov neeg pab tswv yim qiv nyiaj lossis kom xa mus rau ib tug neeg paub txog poob nyiai txiag.

*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoo lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

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