

CONSUMER CREDIT CONTRACT

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF SAINT LOUIS

SIXTH JUDICIAL DISTRICT

Discover Bank

Plaintiff,

vs.

SUMMONS

Court File No.

Defendant(s).

THIS SUMMONS IS DIRECTED TO THE ABOVE-NAMED DEFENDANT(S):

1. **YOU ARE BEING SUED.** Plaintiff has started a lawsuit against you. Plaintiff's Complaint against you is attached to this Summons. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no Court file number on this Summons.

2. **YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS.** You must give or mail to the person who signed this Summons a **written response** called an Answer within 20 days of the date on which you received this Summons. You must send a copy of your Answer to the person who signed this Summons located at Messerli & Kramer P.A., 3033 Campus Drive, Suite 250, Plymouth, MN 55441.

3. **YOU MUST RESPOND TO EACH CLAIM.** The Answer is your written response to the Plaintiff's Complaint. In your Answer you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiff should not be given everything asked for in the Complaint, you must say so in your Answer.

4. **YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS.** If you do not Answer within 20 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiff everything asked for in the Complaint. If you do not want to contest the claims stated in the Complaint, you do not need to respond. A Default Judgment can then be entered against you for the relief requested in the Complaint.

5. **LEGAL ASSISTANCE.** You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. **Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.**

MN\_0101

File No:

6. **ALTERNATIVE DISPUTE RESOLUTION.** The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response to the Complaint even if you expect to use alternative means of resolving this dispute.

**MESSERLI & KRAMER PA**

July 26, 2018  
3033 Campus Drive, Ste. 250  
Plymouth, MN 55441  
cc-litigation@messerlikramer.com  
Ph#: (763) 548-7900  
Fax#: (763) 548-7922

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

MN\_0101

File No: [REDACTED]

CONSUMER CREDIT CONTRACT

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF SAINT LOUIS

SIXTH JUDICIAL DISTRICT

Discover Bank

Plaintiff,

vs.

**COMPLAINT**

Court File No.

Defendant(s).

Plaintiff, for its Complaint, states and alleges as follows:

I.

Defendant(s) owe(s) Plaintiff \$ [REDACTED] for goods and services sold and delivered to Defendant(s) and/or by receiving a cash advance or balance transfer. Said purchases were made on Defendant(s)' charge account bearing account number XXXXXXXXXXXXX2912 which was/were issued to Defendant(s) by Discover Bank.

II.

Defendant(s) is/are in default for failing to make the required payments on the charge account.

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File No: [REDACTED]

WHEREFORE, Plaintiff demands judgment against Defendant(s) for the amount of \$ [REDACTED]  
for a total amount of \$ [REDACTED] plus Plaintiff's costs and disbursements and post-judgment interest.

**MESSERLI & KRAMER PA**

[REDACTED]  
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**ACKNOWLEDGMENT**

The undersigned hereby acknowledges that costs, disbursements, and reasonable attorney and witness fees may be awarded pursuant to Minnesota Statutes section 549.211, to the party against whom the allegations in this pleading are asserted.

**MESSERLI & KRAMER PA**

[REDACTED]  
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File No: [REDACTED]