



Merchant cash advance lawsuit

Preparation checklist

Print and complete by hand. Use one checklist per case. Gather what you have; do not delay contacting counsel while you finish the list.

FLAG DEADLINES FIRST

Response deadlines depend on the court, service, and procedural history. Ask counsel to confirm the deadline for each defendant. Do not assume settlement discussions pause the case. Mention any default judgment, hearing, or account restraint when you first reach out.

01 Identify the case

BUSINESS / CONTACT NAME

PREPARED ON

COURT / STATE

CASE NUMBER

PLAINTIFF / FUNDER NAMED

DEFENDANTS NAMED (BUSINESS / INDIVIDUALS)

02 Record dates for counsel to verify

WHO RECEIVED THE PAPERS / DATE / HOW DELIVERED (ATTACH DETAILS FOR EACH DEFENDANT)

Response / hearing / other court event	Confirmed date	Confirmed by / on

Leave unconfirmed dates blank and flag them for prompt review. Attach notices and court orders.

03 Keep the complete court packet

- ☐ Summons, complaint or petition, and every exhibit; preserve envelopes and delivery records.
- ☐ Any service affidavit, court notice, order, judgment, restraint, and filing already made.

General information and organization aid only; not legal advice or a court response.
No attorney-client relationship is created. No outcome is guaranteed. This checklist, a download, or an inquiry does not extend a deadline. Options depend on the facts, agreements, court, and law.



Prepare for the attorney conversation

Keep originals intact. Share complete copies through the method counsel requests. Avoid full account numbers, passwords, or other sensitive identifiers on this sheet.

04 Gather the records behind the dispute

☐ MCA agreements and related documents

Include amendments, guarantees, security documents, and reconciliation provisions.

☐ Funding and payment history

Collect deposit records, withdrawal statements, returned-payment notices, and balance claims.

☐ Requests and communications

Save reconciliation or payment-change requests, revenue records, emails, texts, and responses.

☐ Enforcement and settlement papers

Include bank or processor notices, UCC documents, customer demands, and proposed or signed terms.

☐ Other advances and pending cases

List every funder and any separate lawsuit, judgment, or restriction affecting the business.

05 Ask about the next step in this case

- ☐ What must be filed or served, by whom, and by what confirmed deadline?
- ☐ Who is named as a defendant, and who will the attorney represent?
- ☐ What do the service records, agreement, payment history, and court file show?
- ☐ What needs separate attention if a judgment or account restraint already exists?
- ☐ How would any settlement address the lawsuit, guarantees, liens, and enforcement?
- ☐ What work and fees would an engagement cover, including local counsel if needed?

MISSING RECORDS / PRIORITY QUESTION

All consultations are free.

Request a consultation: businessdebtlawgroup.com/contact/

Any retained legal-service fees are separate. This checklist is not for filing with the court.

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