

Plaintiff's name _____

v

Defendant's name _____

AFFIRMATIVE DEFENSES

☐ Defendant, ☐ Attorney for defendant, states the following affirmative defenses:

CHECK ALL THAT APPLY (for each box checked, attach a statement of facts)

- ☐ 1. I paid this debt in full (satisfied). Attached is proof of payment.
- ☐ 2. This action is barred by the statute of limitations because
- ☐ the plaintiff failed to sue within six years of _____, the last activity on the alleged account.
MCL 600.5807(9) Date
- ☐ the alleged contract involves a motor vehicle retail installment sales contract or the sale of other goods, and the plaintiff failed to sue within four years of _____, the last activity on the alleged account.
MCL 440.2725(1) Date
- ☐ the plaintiff failed to sue within three years after the alleged contract of sale of a mobile home on _____.
MCL 125.2333 Date
- ☐ 3. ☐ I paid an amount that the plaintiff accepted as payment in full (accord and satisfaction). Attached is proof of payment.
- ☐ The debt was discharged in bankruptcy. The case number was _____.
- ☐ 4. The contract is void or voidable because
- ☐ I was a minor when the alleged contract was made.
- ☐ I was not mentally competent when the alleged contract was made. Probate case number _____.
Attached are my letters of conservatorship/guardianship.
- ☐ there was no valid contract (no meeting of the minds) because _____.
- ☐ 5. The contract was severely unjust or extremely one-sided (unconscionable).
- ☐ 6. I am not liable for the alleged damages because of the plaintiff's contributory negligence.
- ☐ 7. The alleged contract is unenforceable because it is not in writing (statute of frauds).
- ☐ 8. My vehicle was repossessed and later sold in a commercially unreasonable manner. MCL 440.9607(3).
- ☐ 9. The contract should not be enforced because of the plaintiff's improper conduct (fraud and/or duress).
- ☐ 10. The goods purchased were defective (failure of consideration).
- ☐ 11. The terms of the contract did not express what the parties intended (mutual mistake).
- ☐ 12. I have not been credited for all payments made on the alleged account. Attached is proof of payment.
- ☐ 13. Other:

Date _____

Defendant/Attorney Signature _____

Name (type or print) _____

Michigan Debt Collection And Exemption Manual

JR Anderson



Michigan Debt Collection And Exemption Manual:

Unveiling the Power of Verbal Beauty: An Psychological Sojourn through **Michigan Debt Collection And Exemption Manual**

In some sort of inundated with displays and the cacophony of immediate conversation, the profound power and emotional resonance of verbal artistry usually fade in to obscurity, eclipsed by the regular barrage of noise and distractions. However, nestled within the musical pages of **Michigan Debt Collection And Exemption Manual**, a fascinating work of literary elegance that pulses with raw emotions, lies an unique journey waiting to be embarked upon. Composed by way of a virtuoso wordsmith, this exciting opus manuals readers on a psychological odyssey, softly revealing the latent possible and profound affect stuck within the intricate web of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is key styles, dissect its captivating publishing style, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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