

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

**Bryant**



## **Michigan Debt Collection And Exemption Manual:**

## The Enigmatic Realm of **Michigan Debt Collection And Exemption Manual**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Michigan Debt Collection And Exemption Manual** a literary masterpiece penned by way of a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of people who partake in its reading experience.

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