

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

**Michigan. Department of State**



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

Michigan Township Officers' Guide ... Michigan. Legislature,1926      **Michigan Township Officers' Guide, 1926**  
Michigan. Department of State,1926      *We The People's Guide to Bankruptcy* Ira Distenfield,Linda Distenfield,2005-04-15  
WE THE PEOPLE No lawyers Save money We The People is America s largest legal document services company Dedicated to helping every American avoid the high cost of legal fees We The People gives you the information you need to handle your own legal filings quickly easily and inexpensively Hundreds of thousands of Americans have already liberated themselves from the tyranny of attorneys fees and now you can too We The People s Guide to Bankruptcy makes filing for bankruptcy as affordable and painless as possible all without the added hassle of hiring a lawyer This practical nuts and bolts guide covers all the basics of do it yourself bankruptcy and includes insider tips and the personal stories of other people who overcame tough financial challenges Extra resources a glossary of legal terms a Q A chapter and sample forms and worksheets make this the best resource available for handling your own bankruptcy Plus when you purchase We The People s Guide to Bankruptcy you ll be able to download important legal forms to complete your bankruptcy filing Inside you ll learn all the basics and more What bankruptcy is Whether bankruptcy is right for you Different types of bankruptcy Where to find the legal forms you need How to download legal forms you need The ins and outs of Chapter 7 How to handle your creditors meeting How to get back on your feet after bankruptcy Bankruptcy isn t the end of the world In fact it can mean a new beginning for you and your family and it s easier than you think Do it right do it inexpensively and do it yourself with We The People s Guide to Bankruptcy      **Hill's Manual of Social & Business Forms** Thomas Edie Hill,1875      **The Complete Idiot's Guide to Personal Bankruptcy** Lita Epstein,2010-01-05 The essential chapters for those facing Chapter Seven or Chapter Eleven With the percentage of personal bankruptcies soaring to over 10% nationwide and the process for filing now more complicated many are investigating their options This guide by a business journalist and bankruptcy expert offers the reader comprehensive information on all capters of personal bankruptcy the most current legal information and a detailed explanation on filing Jargon free pragmatic financial advice Clear complete and up to date information about all aspects of personal bankruptcy State by state exceptions under new laws Complete listing of vital websites to research before filing  
    **American's Guide** ,1864      **Field Manuals** United States. War Department,1948      **The American's Guide** ,1855  
    **Hill's Manual of Social and Business Forms** Thomas Edie Hill,1882      **U.S. Master Property Tax Guide (2009)**  
CCH Tax Law Editors,Fred Conklin,2009-03      Multistate Sales Tax Guide ,1992      **IRS Guide to Free Tax Services for Tax Year** ,2000      A Manual for Constables, Marshals, Policemen, and Other Ministerial Officers in Ohio Florian Giaugue,1891      The American's Guide. The Constitutions of the United States of America with the latest amendments; also the Declaration of Independence, Articles of Confederation, with the Federal Constitution and Acts for the government of the Territories United States,1859      Official State of Michigan Department of Treasury Michigan Tax Guide ,1997      **U.S.**

**Master Property Tax Guide (2008)** CCH State Tax Law Editors, 2008-03 CCH's U.S. Master Property Tax Guide is a practical quick answer resource to the key issues and concepts that professionals who deal with state and local property taxes need to know. This handy desktop reference contains concise explanations on major property tax areas in a readily accessible, easy to use and easy to understand format. It provides an overview of the property tax and valuation assessment methods used by the different taxing jurisdictions and provides readers with the key definitions, concepts, and procedures necessary to understand the application of local property taxes.

**The New Revised Hill's Manual of Social and Business Forms** Thomas Edie Hill, 1897      *Moody's Bank and Finance Manual*, 1996      Instructions for Sheriffs, Coroners, and Constables Henry Binmore, 1894      **Multistate Tax Guide to Financial Institutions** B. D. Copping, Gary Fox, 2008. The Multistate Tax Guide to Financial Institutions the Guide was developed to provide a quick reference to assist tax professionals in finding answers to various financial institution specific income and franchise tax questions for all 50 states and the District of Columbia. The Guide is meant to be just that a guide. It is not meant as a substitute for original research; it is not meant to be authoritative nor is it intended to provide tax advice and it cannot be relied on as a basis to avoid the imposition of penalties.

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