

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

James Lawrence Nichols



Michigan Debt Collection And Exemption Manual:

Michigan Township Officers' Guide, 1926 Michigan. Department of State, 1926 **Michigan Township Officers' Guide ...** Michigan. Legislature, 1926 *U.S. Master State Tax Practice and Procedure Guide* CCH State Tax Law Editors, 2007 **U.S. Master Property Tax Guide (2009)** CCH Tax Law Editors, Fred Conklin, 2009-03 **Hill's Manual of Social and Business Forms** Thomas Edie Hill, 1882 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 Credit Manual of Commercial Laws , 1979 Credit Manual of Commercial Laws for ... , 1991 U.S. Master Sales and Use Tax Guide (2008) CCH Tax Law Editors, 2008-05 CCH's U S Master Sales and Use Tax Guide is a quick answer resource for professionals who work with multiple state tax jurisdictions This CCH Master Guide serves as a handy desktop reference containing succinct explanations and quick glance charts detailing common sales and use tax issues for all states and the District of Columbia It provides easy to read multistate overviews of sales taxes and describes for each state the basis state and local tax rates principal payment and return due dates and countless other key facts and figures *Complete Guide to Credit and Collection Law* Arthur Winston, 1998-03 **The Business Guide, Or, Safe Methods of Business** James Lawrence Nichols, 1895 **Township Officer's Guide** , 1906 **The Business Guide** James Lawrence Nichols, 1907 Bradshaw's railway almanack, directory, shareholders' guide, and manual George Bradshaw, 1848 **Moody's Municipal & Government Manual** , 1922 **Moody's Manual of Investments, American and Foreign; Banks, Insurance Companies, Investment Trusts, Real Estate, Finance and Credit Companies** , 1944 *Handbook of Information and Instructions for Home Service Workers; Post War Service, Service Claims and Information* American National Red cross. Department of Civilian Relief, 1921 **U.S. Master Property Tax Guide** CCH Editors, 2003-03 **Credit Manual of Commercial Laws with Diary** , 1929

Decoding **Michigan Debt Collection And Exemption Manual**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Michigan Debt Collection And Exemption Manual**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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