

Court address Court telephone no.

Plaintiff's name, address, and telephone no.

Defendant's name, address, and telephone no.

v

Plaintiff's attorney, bar no., address, and telephone no.

Defendant's attorney, bar no., address, and telephone no.

- Defendant, (Paragraph numbers in the answer must correspond to paragraphs  
 Attorney for defendant, in answer to the complaint, states: in the complaint. Attach additional sheets if necessary.)
1. I  agree with the statements in paragraph 1.  
 disagree with the statements in paragraph 1 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 1 are true.
  
  2. I  agree with the statements in paragraph 2.  
 disagree with the statements in paragraph 2 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 2 are true.
  
  3. I  agree with the statements in paragraph 3.  
 disagree with the statements in paragraph 3 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 3 are true.
- continued on page 2.

\_\_\_\_\_ Date

\_\_\_\_\_ Defendant/Attorney signature

\_\_\_\_\_ Name (type or print)

**IMPORTANT:** If you have affirmative defenses, you must state them now using the last page of this form. If you do not, the court may prohibit you from raising them later. An affirmative defense is a defense claiming that the plaintiff is not entitled to a judgment because other facts exist that create a lawful defense. Affirmative defenses allow you to provide information to the court that is not stated in the plaintiff's complaint.

**CERTIFICATE OF SERVICE**

I certify that on this date I served a copy of this answer on the plaintiff(s) or their attorney(s) by  
 personal service     first-class mail addressed to their last-known address(es) as defined in MCR 2.107(C)(3).  
 I declare under the penalties of perjury that this certificate of service has been examined by me and that its contents are true to the best of my information, knowledge, and belief.

\_\_\_\_\_ Date

\_\_\_\_\_ Signature

Plaintiff's name

v

Defendant's name

continued from page 1.

- 4. I  agree with the statements in paragraph 4.  
 disagree with the statements in paragraph 4 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 4 are true.
- 5. I  agree with the statements in paragraph 5.  
 disagree with the statements in paragraph 5 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 5 are true.
- 6. I  agree with the statements in paragraph 6.  
 disagree with the statements in paragraph 6 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 6 are true.
- 7. I  agree with the statements in paragraph 7.  
 disagree with the statements in paragraph 7 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 7 are true.
- 8. I  agree with the statements in paragraph 8.  
 disagree with the statements in paragraph 8 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 8 are true.
- 9. I  agree with the statements in paragraph 9.  
 disagree with the statements in paragraph 9 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 9 are true.
- 10. I  agree with the statements in paragraph 10.  
 disagree with the statements in paragraph 10 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 10 are true.
- 11. I  agree with the statements in paragraph 11.  
 disagree with the statements in paragraph 11 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 11 are true.
- 12. I  agree with the statements in paragraph 12.  
 disagree with the statements in paragraph 12 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 12 are true.
- 13. I  agree with the statements in paragraph 13.  
 disagree with the statements in paragraph 13 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 13 are true.
- 14. I  agree with the statements in paragraph 14.  
 disagree with the statements in paragraph 14 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 14 are true.
- 15. I  agree with the statements in paragraph 15.  
 disagree with the statements in paragraph 15 because \_\_\_\_\_ .  
 do not know if the statements in paragraph 15 are true.

continued on page 3.

Plaintiff's name

v

Defendant's name

continued from page 2.

- 16. I  agree with the statements in paragraph 16.  
 disagree with the statements in paragraph 16 because \_\_\_\_\_.  
 do not know if the statements in paragraph 16 are true.
- 17. I  agree with the statements in paragraph 17.  
 disagree with the statements in paragraph 17 because \_\_\_\_\_.  
 do not know if the statements in paragraph 17 are true.
- 18. I  agree with the statements in paragraph 18.  
 disagree with the statements in paragraph 18 because \_\_\_\_\_.  
 do not know if the statements in paragraph 18 are true.
- 19. I  agree with the statements in paragraph 19.  
 disagree with the statements in paragraph 19 because \_\_\_\_\_.  
 do not know if the statements in paragraph 19 are true.
- 20. I  agree with the statements in paragraph 20.  
 disagree with the statements in paragraph 20 because \_\_\_\_\_.  
 do not know if the statements in paragraph 20 are true.
- 21. I  agree with the statements in paragraph 21.  
 disagree with the statements in paragraph 21 because \_\_\_\_\_.  
 do not know if the statements in paragraph 21 are true.
- 22. I  agree with the statements in paragraph 22.  
 disagree with the statements in paragraph 22 because \_\_\_\_\_.  
 do not know if the statements in paragraph 22 are true.
- 23. I  agree with the statements in paragraph 23.  
 disagree with the statements in paragraph 23 because \_\_\_\_\_.  
 do not know if the statements in paragraph 23 are true.
- 24. I  agree with the statements in paragraph 24.  
 disagree with the statements in paragraph 24 because \_\_\_\_\_.  
 do not know if the statements in paragraph 24 are true.
- 25. I  agree with the statements in paragraph 25.  
 disagree with the statements in paragraph 25 because \_\_\_\_\_.  
 do not know if the statements in paragraph 25 are true.
- 26. I  agree with the statements in paragraph 26.  
 disagree with the statements in paragraph 26 because \_\_\_\_\_.  
 do not know if the statements in paragraph 26 are true.
- 27. I  agree with the statements in paragraph 27.  
 disagree with the statements in paragraph 27 because \_\_\_\_\_.  
 do not know if the statements in paragraph 27 are true.

continued on additional page(s).

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)