

**CREDIT SERVICES PROTECTION ACT (EXCERPT)**  
**Act 160 of 1994**

**445.1824 Actions by attorney general, county prosecutor, or buyer; limitation; other legal remedies not limited or prohibited.**

Sec. 4. (1) Except as provided in subsection (2), the attorney general, a county prosecutor, or a buyer may bring an action to do 1 or more of the following:

- (a) Enjoin a person who is engaged or is about to engage in a method, act, or practice that violates this act.
- (b) Obtain a declaratory judgment that a method, act, or practice violates this act.
- (c) Recover actual damages consisting of an amount not less than the amount paid by the buyer to the credit services organization, plus reasonable attorney fees and court costs. The court may also award the buyer any punitive damages that it considers proper.

(2) A person shall not bring an action under this act more than 4 years after the date of execution of the contract for services to which the action relates.

(3) In an action under this act, the burden of proving an exemption under section 2(c) is on the person claiming the exemption.

(4) This act does not limit or prohibit any other legal remedy available to the attorney general, a county prosecutor, or a buyer.

**History:** 1994, Act 160, Imd. Eff. June 13, 1994.