

**LEASE CONTRACTS FOR MOTOR VEHICLES (EXCERPT)**  
**Act 169 of 1990**

**445.993 Failure of lessor to provide notice or obtain lessee's signature or initials; civil action; damages; attorney's fees; limitation.**

Sec. 3. (1) If a lessor fails to provide the notice required by this act or fails to obtain the lessee's signature or initials in the space provided and the lessor has invoked the terms of the contract requiring the lessee to pay to the lessor the difference between the early termination payoff balance as determined by the lessor and the actual cash value as determined by the insurer, then the lessor is subject to a civil action brought by the lessee.

(2) If the lessee is successful in the civil action, then the lessee may recover actual damages or \$250.00, whichever is greater, together with reasonable attorney's fees.

(3) For purposes of this section, actual damages may not exceed the difference between the early termination payoff balance as determined by the lessor and the actual cash value as determined by the insurer.

**History:** 1990, Act 169, Eff. Jan. 1, 1991.