

**RETAIL INSTALLMENT SALES ACT (EXCERPT)**  
**Act 224 of 1966**

**445.865a Contracts, agreements, or other transactions considered made in state; offer or agreement to sell in state; acceptance or offer to buy in state.**

Sec. 15a.

(1) For the purposes of this act, a retail installment contract, retail charge agreement, or other retail installment transaction shall be considered to have been made in this state if either the seller offers or agrees in this state to sell to a buyer who is a resident of this state or the buyer accepts or makes the offer in this state to buy, regardless of the specified situs of the contract or agreement.

(2) An oral or written solicitation or communication to sell originating outside this state, but forwarded to, directed to, and received in this state by a buyer who is a resident of this state shall be considered an offer or agreement to sell in this state.

(3) An oral or written solicitation or communication to buy originating within this state from a buyer who is a resident of this state, but forwarded, directed to, and received by a retail seller outside of this state shall be considered an acceptance or offer to buy in this state.

**History:** Add. 1977, Act 127, Eff. Jan. 1, 1978