§ 902. Pleadings; form.

(a) All pleadings shall be formal pleadings, as in supreme court practice, except that:

1. If the plaintiff's cause of action is for money only and the summons is served by personal delivery to the defendant within the county, the cause of action may be set forth by indorsement upon the summons. The indorsement shall consist of a statement of the nature and substance of the cause of action, and the summons in such instance shall set forth the amount in which the plaintiff will take judgment in the event of default. Unless the rules of the court provide otherwise, the clerk shall make such indorsement for a plaintiff appearing without attorney.

2. Where such indorsement method has been used, or where the plaintiff's cause of action is for money only in the amount of $300 or less, the defendant, if he appears without attorney, may answer by indorsement of the nature and substance of the answer on, or by annexation of it to, the summons. Unless the rules of the court provide otherwise, the clerk shall make such indorsement.

(b) If a formal complaint must be or is used, it shall be served with the summons, except that if service is made by publication the CPLR shall govern.

(c) The address of the defendant, and that of his attorney if he shall appear by attorney, shall be stated with or in the answer.

(d) The rules may provide, in actions for money only in designated categories in which the plaintiff might otherwise proceed by indorsement as above provided, that a formal complaint, or a formal answer, or both, shall be required.

(e) The court in any case may, at any time before judgment, on its own motion or on the motion on notice of a party, direct the service and filing of a formal pleading.