

Vermont Small Claims Court
Case Disposition by Plaintiff Type

Cases Filed
July 1, 2015 - June 30, 2016

Disposition by Plaintiff Type - Raw Numbers

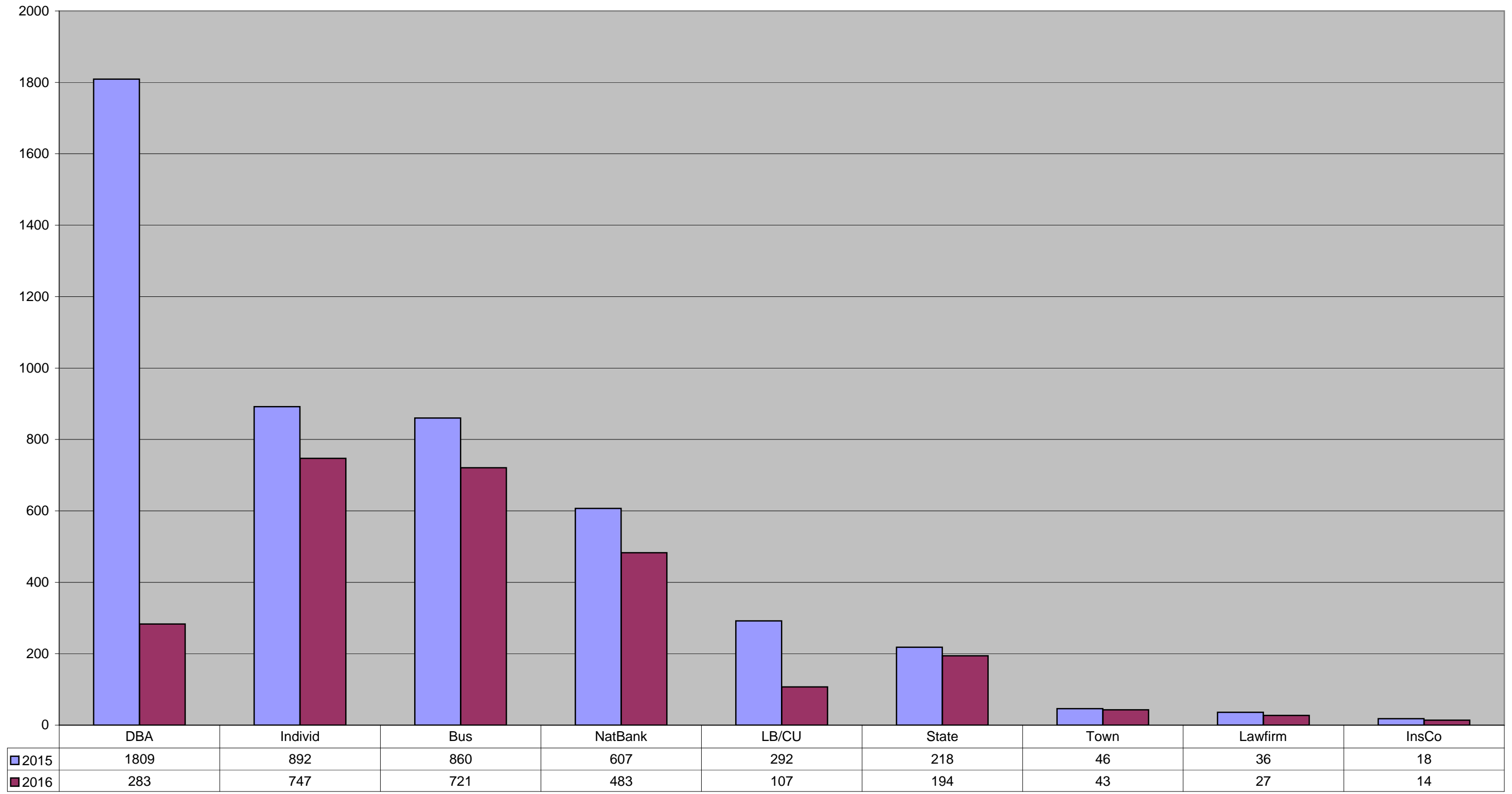
	Cases	Consent	Dismissed by Default	Dismissed by Court	Dismissed by Plain	Dismissed Fail to Default	Dismissed Settlement	Dismissed Failure to Serve	Trial Def Verdict	Trial Plain Verdict
Bus	798	156	124	33	134	12	22	221	19	63
DBA	724	228	34	66	62	64	10	233	5	15
Individ	442	32	40	50	45	3	24	78	56	102
LB/CU	132	41	45	12	7	1	0	20	1	3
NatBank	293	103	46	22	28	22	6	59	0	6
State/Towr	104	35	27	11	8	1	2	11	0	9

Disposition by Plaintiff Type - Percentages

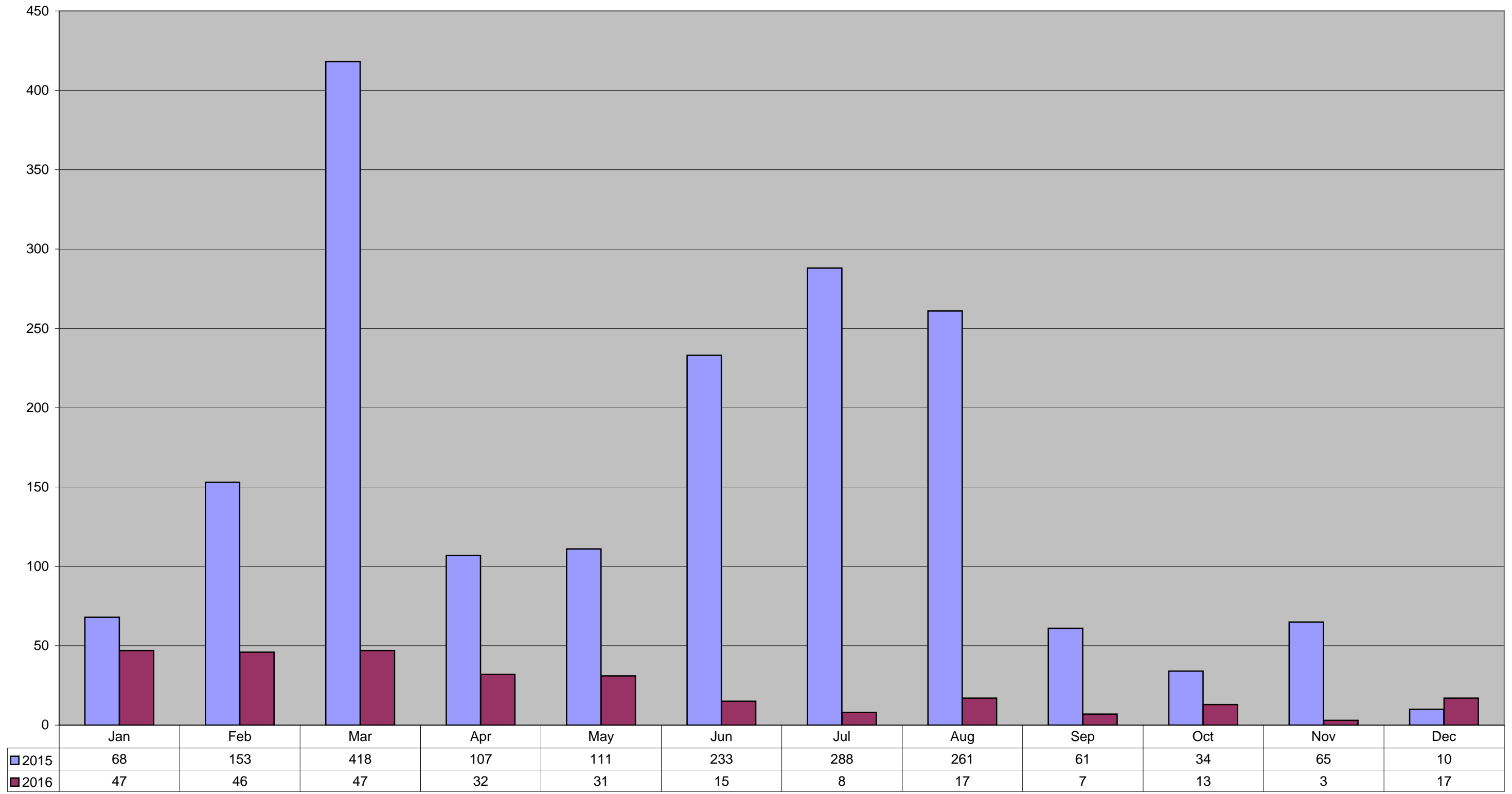
	Consent	Dismissed by Default	Dismissed by Court	Dismissed by Plain	Dismissed Fail to Default	Dismissed Settlement	Dismissed Failure to Serve	Trial Def Verdict	Trial Plain Verdict
Bus	19%	15%	4%	17%	1%	3%	28%	2%	8%
DBA	31%	5%	9%	9%	9%	1%	32%	1%	2%
Individ	7%	8%	11%	10%	1%	5%	18%	13%	23%
LB/CU	31%	26%	9%	5%	1%	0%	15%	1%	2%
NatBank	35%	16%	7%	10%	7%	2%	20%	0%	2%
State/Towr	34%	26%	11%	8%	1%	2%	11%	0%	9%

Bus	Business
DBA	Debt Buyer / Agency
Individ	Individual
LB/CU	Local Bank / Credit Union
NatBank	National Bank
State/Town	State / Town

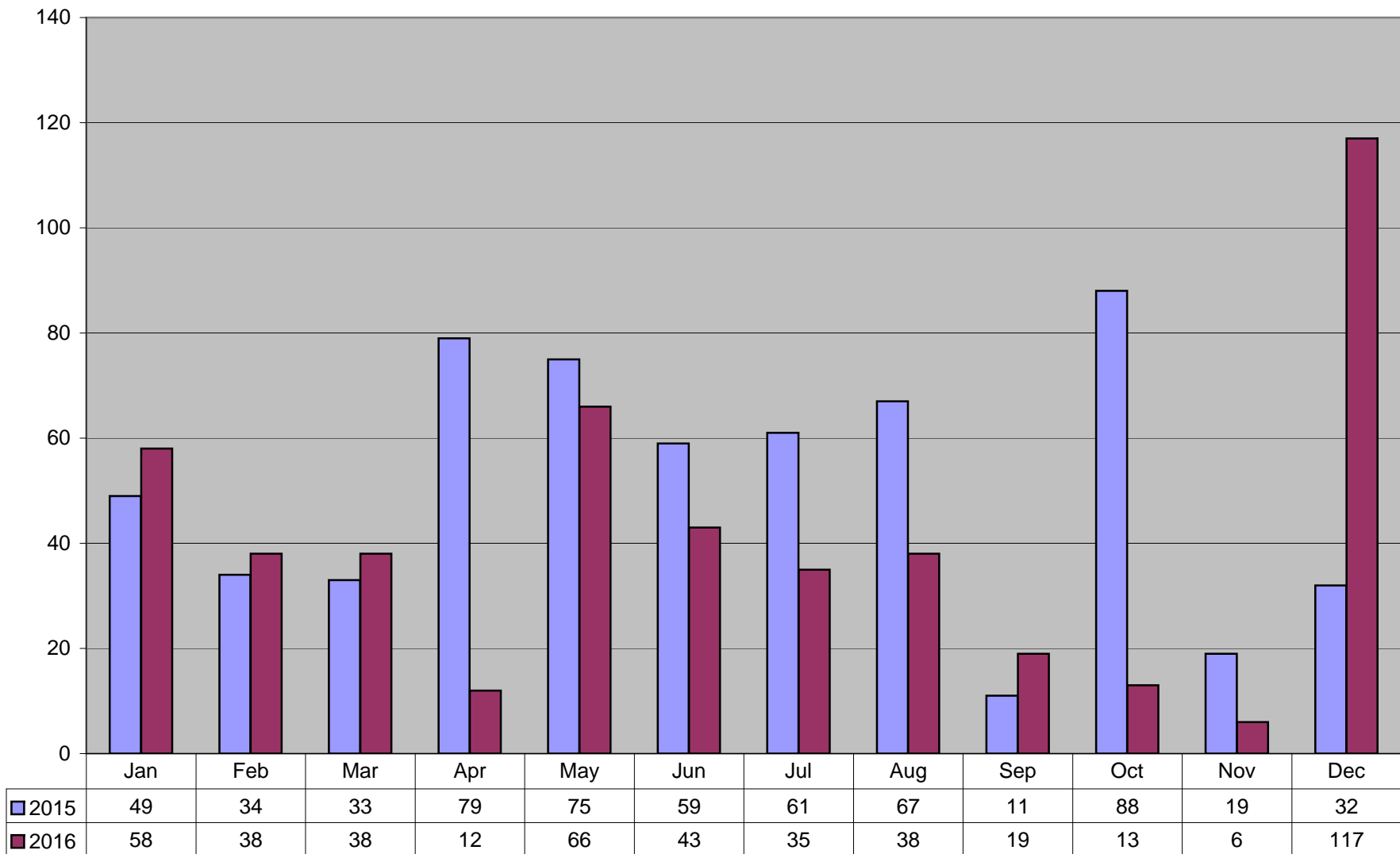
Case Filing Trend by Plaintiff Type 2015 - 2016



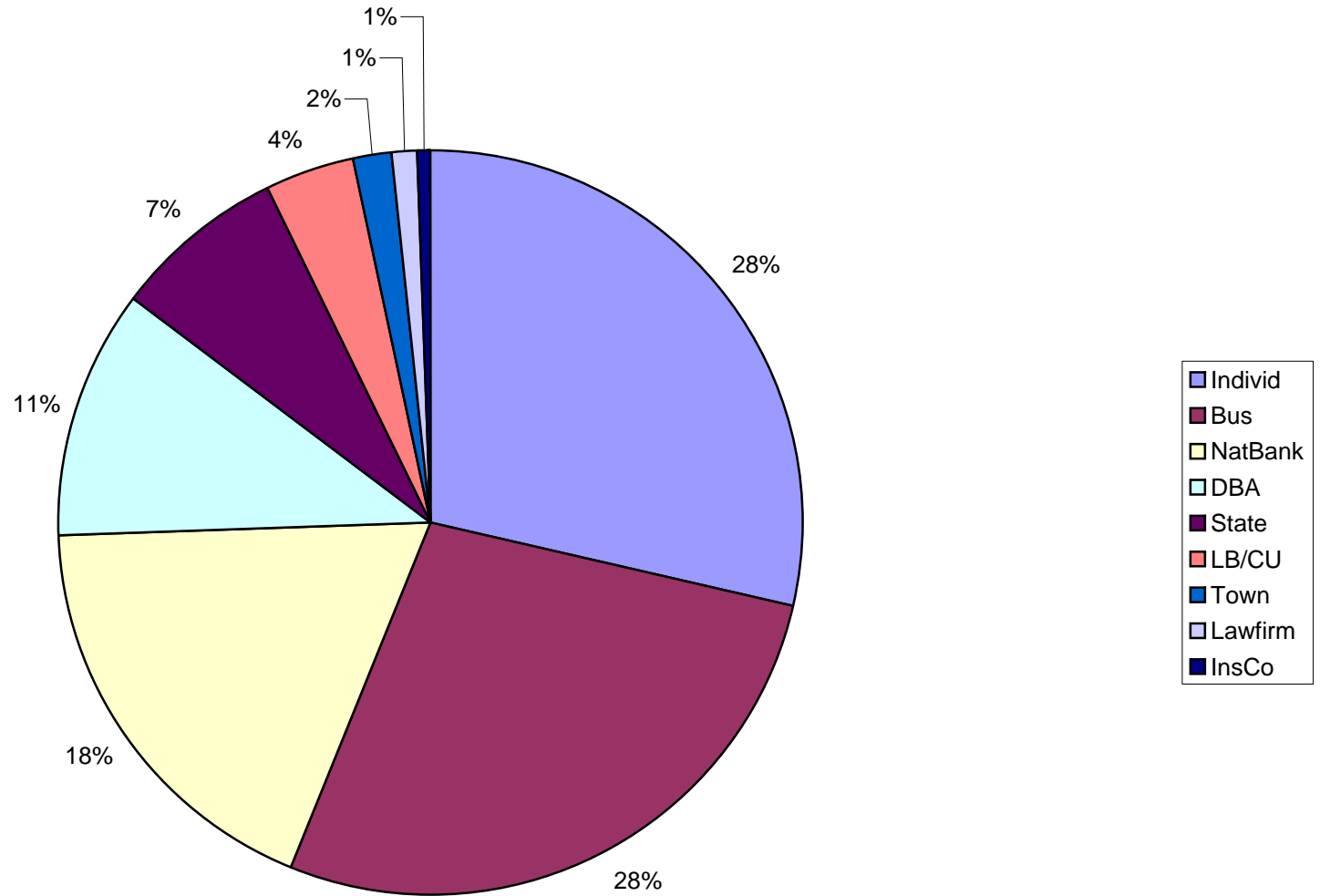
Debt Buyer Case Filing Trend 2015 - 2016

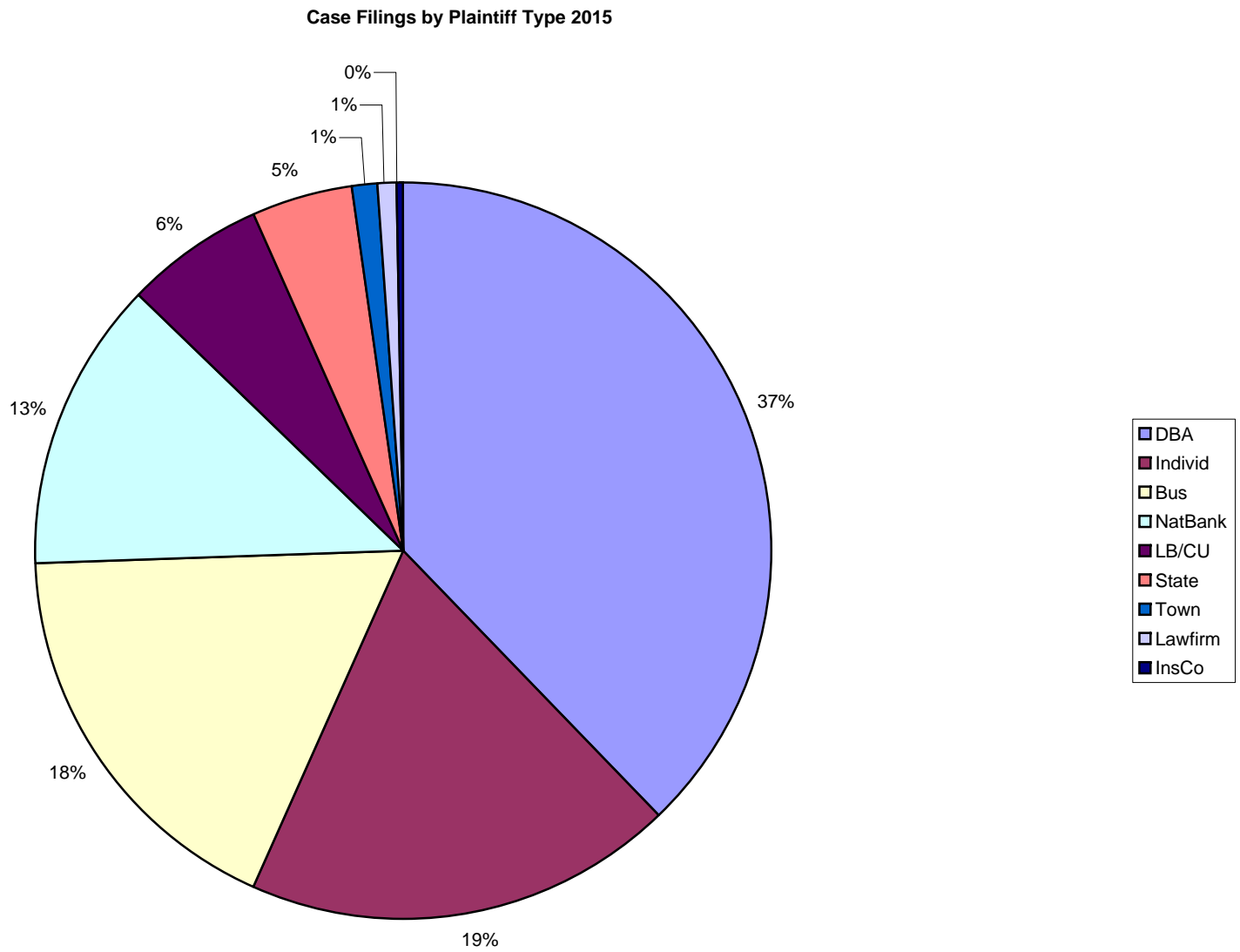


National Bank Case Filing Trend 2015-2016



Case Filings by Plaintiff Type 2016





Disposition by Plaintiff Type - Raw Numbers

	Cases	Consent	Default	Dismissed by Court	Dismissed by Plain	Dismissed Fail to Default	Dismissed Settlement	Dismissed Failure to Serve	Trial Def Verdict	Trial Plain Verdict
Bus	1086	320	165	71	150	11	56	156	14	118
DBA	2407	1043	237	257	220	89	23	378	19	80
Individ	1058	104	103	162	74	4	34	104	115	308
LB/CU	288	143	41	30	13	4	0	36	1	16
NatBank	578	232	66	56	53	25	5	101	5	20
State/Towr	282	104	55	18	59	0	6	15	5	16

Disposition by Plaintiff Type - Percentages

	Consent	Default	Dismissed by Court	Dismissed by Plain	Dismissed Fail to Default	Dismissed Settlement	Dismissed Failure to Serve	Trial Def Verdict	Trial Plain Verdict
Bus	29%	15%	6%	14%	1%	5%	14%	1%	10%
DBA	43%	10%	11%	9%	4%	1%	16%	1%	3%
Individ	10%	10%	15%	7%	0%	3%	10%	11%	29%
LB/CU	50%	14%	10%	5%	1%	0%	13%	0%	6%
NatBank	40%	11%	10%	9%	4%	1%	17%	1%	3%
State/Towr	37%	19%	6%	21%	0%	2%	5%	2%	6%

The additional cost burden on Defendants resulting from the proposal to ban Debt Buyers and National Banks from access to the Small Claims Courts would add \$1.25 Million to Defendant's debts - a 33% increase in their average Debt

	Consent	Default	Trial - Plain	Total JO	Court/Sheriff Cost Diff	Burden on Defs
DBA/NatBank	1275	303	100	1678	\$280	\$469,840
DBA/NatBank	1275	303	100	1678	Atty Fee \$450	Burden on Defs \$755,100
Assumptions: Superior fee \$295 + Sheriff Service \$75 = \$370 - \$90 Sm Cl filing fee = \$280					Total	\$1,224,940
Avg Default Atty Fee: \$450 / asserted in Superior, not Small Claims actions						

Avg Sm Cl Claim DBA/NatBank \$2,199
Add'l cost Superior Court \$730
Avg Superior JO Result \$2,929
% add'l cost on Def 33%

Bus	Business
DBA	Debt Buyer / Agency
Individ	Individual
LB/CU	Local Bank / Credit Union
NatBank	National Bank
State/Town	State / Town