Study Committee on Debt Collection Default Judments Report to Executive Committee December, 2019

A telephone meeting was held on December 12, 2019. Attending: Uniform Law Commissioners Gail Hagerty (chair), John McGarvey (division chair), Thomas J. Buiteweg, Raul E. Burciag, Jonathon S. Byington, Jack Davies, Gary Hebl, Keith Kautz, Lawrence Klemin, Harriet Lansing, Claire Levy. Observers Paula Hannford-Agor, Danielle Hirsch, Patricia Brumfield Fry, Nathan willner, Brian Chow, Lisa Lauinger, Ira Rheingold, Joel Boon, Amanda Lee, Martha Fulford, Jacquelyn Kneidel, Christopher McCall, and Eeva Wendorf. Staff: Uniform Law Commission Executive Director Tim Schnabel.

The group of participants included attorneys involved in filing debt collection cases, consumer advocates, judges, and representatives of the National Center for State Courts and state regulatory and consumer protection offices.

The meeting was called to order by Gail Hagerty. Commissioners and observers introduced themselves and told the group about their backgrounds and perspective concerning the study. A number of additional observers were proposed, and participants agreed to send names and contact information to the ULC for an invitation to participate.

Participants suggested that additional resources be gathered and included in a work space for the group on the Uniform Law Commission website. Information to be added includes federal legislation and rules, proposed rules, and comments. A work space will be set up and information will be sent to all participants about how to access the work space.

It was suggested that an analysis of current state laws dealing with debt collection cases be prepared and presented at the next meeting.

It was also suggested that a request be made to clarify the scope of the study to include not only the default process, but also the procedure and requirements for pleading and presentation of proof. It was suggested that the group consider proposing that debt collection matters be handled on a special docket and that consideration be given to making use of mediation in debt collection cases.

A meeting will be scheduled in about six weeks. The major topic will be review of current state laws in the area of debt collection and development of a broad outline of what might be included in a uniform act. Paula Hannaford, project director for the NCSC Civil Justice Initiative has agreed to prepare a review of current statutes to present at the meeting. That information will assist in considering what might be covered in a proposed uniform act.