

From: [AGO - CAP](#)
To: byard.duncan@propublica.org
Subject: Public Records Act Request 2023-05531
Date: Tuesday, September 12, 2023 11:19:29 AM
Attachments: [2023-09-12 CAP response to Duncan w spreadsheet and cost estimate.pdf](#)
[2023_09_12_CAP response to Duncan - Spreadsheet Reviewed Redacted BatesStamped - 2023-05531.pdf](#)
[2023-09-07 Duncan PRA request.pdf](#)

Re: Public Records Act Request 2023-05531

Dear Byard Duncan,

Please see attached in response to your Public Records Act request.

Sincerely,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
Mailing Address:
109 State Street
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424
Email: ago.cap@vermont.gov



STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER, VT
05609-1001

September 12, 2023

Via email to byard.duncan@propublica.org

Byard Duncan
ProPublica
155 Avenue of Americas, 13th Floor
New York, NY 10013

Re: Public Records Request 2023-05531

Dear Byard Duncan,

I write in response to your Public Records Act request dated September 7, 2023, for records of “all consumer complaints your office has received from Jan. 1, 2018 to present concerning Exeter Finance. Responsive records should include – but not be limited to – your office’s response, legal filings, and internal written communications related to each consumer complaint.” A copy of your request is attached for your convenience.

A search outlining the requested parameters rendered one consumer complaint. A spreadsheet highlighting the complaint pertaining to your request is attached (Attachment “2023 09 12 CAP response to Duncan – Spreadsheet Reviewed_Redacted_BatesStamped - 2023-05531”, page 000001).

Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Deputy Attorney General, Robert McDougall. Such appeal should be in writing:

Robert McDougall
Deputy Attorney General
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001

Should you seek to obtain related documents of this file, we estimate that searching for, reviewing, and redacting the documents (12 in total, whereas the consumer complaint is 25 pages in length) will come to approximately 290 minutes. Note that there is no charge for the first 30 minutes. At 260 minutes, billed according to the Secretary of State’s fee schedule for the rate of other staff time (\$.45 a minute), the cost of your Public Records Act request is an estimated \$117.00.

Should you prefer to receive only the original complaint submitted, the cost estimate is adjusted to \$51.75, whereas the time estimate is reduced to approximately 145 minutes with no charge for the first 30 minutes and 115 minutes billed according to the Secretary of State's fee schedule for the rate of other staff time (\$.45 a minute).

We ask that you please submit payment totaling the estimated cost based on your preference according to the fees outlined above to proceed further with processing your request. Upon receipt of your payment, the records will be made available for you. Note, if the actual time to produce the records is less, we will issue a credit.

You may submit payment as follows:

Online (preferred payment method): <https://appengine.egov.com/apps/vt/ago/onlinepayment>

Checks are also accepted when mailed to:

Attn: Lauren Jandl
State of Vermont
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
State of Vermont

Matter #	Matter Name	Matter Summary	Opened Date	Process Code	Status Code	Claimed Losses	Referral
2021-05532	<div style="background-color: black; width: 50px; height: 15px; display: inline-block;"></div> (Exeter Financial and Berlin City Kia) CAP	<p>Auto loan co-signer on auto intended for her to drive. Says three weeks after signing contract for 9.9% financing, dealer called and required to sign a new contract with 18% interest, increasing the finance charge by \$6,726.24 Says dealer falsified the loan contract, indicating an a back date. The change increased the monthly payment from \$391.46 to \$484.88. After paying for 2.5 years, consumer realized payments were all going to interest and the loan principal was not decreasing. Says company is not taking agreed upon payments out of her account as well. Says car was repossessed in April and had to pay \$2,500 to get it back. Consumer is concerned about potential repossession again, because payments are not being applied and payment is not affordable. Says credit history is negatively impacted.</p>	6/15/2021	REG - Complaint sent to business for a response	CUR - Closed, Unable To Resolve/No Resolution	\$6,726.24	VADA