

From: AGO - CAP <AGO.CAP@vermont.gov>

Sent: Thursday, October 5, 2023 3:49 PM

To: jbrown@mcs-legal.com

Subject: Public Records Request

Dear Jennifer L. Brown,

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

October 5, 2023

Via email to jbrown@mcs-legal.com

Jennifer L. Brown
Law Offices of Michael C. Seamunds, LLC
CIBC Place
1401 S. Brentwood Blvd. Suite 825
St. Louis, MO 63144

Re: Public Records Request

Dear Jennifer L. Brown,

I write in response to your Public Records Act request dated October 4, 2023, a copy of which is attached for your convenience, seeking records of “Consumer complaints filed against any and all lenders regarding car repossessions/deficiency balance conditions...Identifying information for the owners of vehicles that have been repossessed by those lenders”.

On October 4, 2023 during a phone call with your law firm, your organization further defined that at this time, you would prefer a spreadsheet that includes consumer names. A search of our database for related files denoting “repossession” as a concern among motor vehicle complaints as well as additional keyword/phrase searches for “deficiency” and “towed” along with a lender signifier, and no date range specified located 151 consumer complaints within our database.

Should you opt to obtain the spreadsheet with an overview of the complaints, we estimate that searching for, reviewing, and redacting the spreadsheet of the 151 complaints will come to approximately 473 minutes. Note that there is no charge for the first 30 minutes. At 443 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 \$199.35.

Should you prefer to obtain the original complaint submitted by the consumer, of which there are expected to be 118 of the 151 complaints in our database, we estimate that searching for, reviewing, and redacting the documents will come to approximately 1200 minutes. Note that there is no charge for the first 30 minutes. At 1170 minutes, billed according to the Secretary of State’s fee schedule for the rate of other staff time (\$.45 a minute), the cost to obtain these files is an estimated \$526.50.

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