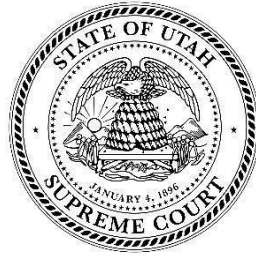


UTAH SUPREME COURT AD HOC COMMITTEE



Ad Hoc Committee on High Volume Case Filings

Hon. Charles Stormont, Chair

May 6, 2026

12:00 – 1:00

Judicial Council Room – Matheson Courthouse

[Public Link to Meeting](#)

1. Welcome
2. Minutes from prior meetings (Tab 1)
3. Old Business: Steering Committee Launch
 - Membership of Steering Committee and Initial Meetings
 - Administrative v. Procedural Rules & Overlaps
 - Where the repository topic resides
 - Who defines “debt collection.”
4. New Business Procedural Rules
 - [Link](#) to Google Doc
 - Timeline
 - Substantive: e.g., opt-out procedure; best practices for an answer; disclosures in lieu of discovery; ten-day summons and cover sheet revisions; other
 - Evictions
 - Coordination with Steering Committee
5. Conclusion & Action items

References

- *Section 803 of the Fair Debt Collection Practices Act*: The term “debt” means any obligation or alleged obligation of a consumer to pay money arising out of a transaction in which the money, property, insurance or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment.
- *Institute for Advancement of American Legal System (IAALS)*, [Uncomplicated Courts Initiative](#).
 - [Decision tree/map](#) developed by TX, OR, AZ, and CO (Tab 2)

TAB 1



Ad Hoc Committee on High Volume Case Filings

Draft – not yet approved

Hon. Charles Stormont, Chair

November 12, 2025

12:00 – 1:00

Judicial Council Room – Matheson Courthouse

Virtual & In-person

1. Welcome

Nick Stiles opened the meeting with welcome remarks.

2. Committee Membership

Committee members introduced themselves and their roles. Judge Stormont is the Chair. Nick Stiles, Appellate Court Administrator, and Maryt Fredrickson, Chief of Staff to the Chief Justice, are staff for the committee.

3. Committee Purpose

The Supreme Court convened the Ad Hoc Committee on High Volume Case Types in response to the Judicial Branch’s Strategic Plan. The mission of the judiciary is “to provide an open, fair, efficient, and independent system for the advancement of justice under the law.” The Strategic Plan, adopted by the Judicial Council in 2025, includes several commitments. Within Commitment 2, titled *Access to Justice*, is a goal to “Address immediate barriers to accessing the judicial system” which includes “Employ strategies to increase the understanding of court rules and procedures by non-law trained individuals.”

This effort can include rules and procedures. The supreme court had some proposals presented related to high volume case types, including debt collection and the 10-day summons. Action was deferred until the Strategic Plan was adopted. This committee is now convened.

This ad hoc committee will tackle debt collection first. Debt collection is a high-volume case type with a large volume of self-represented individuals. Subsequent topics will follow, e.g., family law, evictions, etc.

For debt collection, Judge Stormont noted the high default rates, but if they were not resolved through default, judicial resources would be strained. Adopting simplified rules of procedure may be helpful, using the small claims rules as a model. The Committee discussed this issue.

There are legislative discussions about changing debt collection and evictions but they are in discussion phases for now.

4. Discussion

- The number of cases accompanied by a 10-day summons is greater than the number actually filed. There are close to 1.4 million cases waiting that never get filed.
- The 10-day summons is confusing to respondents when they call the court. The use of a mandatory pre-filing was discussed. A required pre-filing might give the creditor a safe harbor from some of the pitfalls of the Fair Debt Collection Practices Act (FDCPA) and give court staff a place to look to affirm to the debtor that there is a case prefiled and then refer to the resources or options, or respond to the 10-day summons. Many people just want to enter a payment plan.
- But the 10-day summons avoids the filing fee, which, if paid, would be passed on to the debtor. The 10-day summons is an attempt to work around that and start a dialogue towards setting a payment plan with the debtor.
- If an answer was required, resulting in a hearing being set, that would be close to 742k hearings, which may not be realistic. There was some discussion on changing how things are filed but deferring the filing fee. An internal database of cases that have a 10-day summons but not yet officially filed has also been discussed at different points. A new filing system or tool could help with that if we could build one.
- Creditor's counsel raised the requirements of the FDCPA. Changing how things are filed could run against the FDCPA requirements, but if those changes were required by court rule, then there could be a safe harbor for creditors/bulk filers.
- The costs of debt collection have been rising, and some counsel have starting asking for accurate fees and costs instead of the default rate. If there are fewer defaults and more participation, the attorney fee rates and amounts to be paid by debtors would also increase.
- Many people just want to reach a payment plan. Creditors do too. The high rate of defaults leads to late engagement, only occurring at the time of garnishment;
- Meaningful engagement in reaching a resolution has resulted in more compliance with settlement agreements in the ODR realm.
- There is no debt collection calendar and pro bono services in rural counties
- Improved systems and engagement can impact procedural fairness and public confidence in the courts even if debt outcomes remain the same.

5. Action Items

- Next meeting is December 10 at noon (second Wednesdays). Meetings will be hybrid.

- By December 1, send one suggestion that would reduce obstacles for self-represented people in debt collection cases. Send those to Nick who will compile for discussion at the next meeting.

DRAFT

Meeting Minutes
Utah Supreme Court's Ad Hoc Committee on High Volume Case Filings

Committee Ideas for Discussion - December 2025

Recommendation from Lacey

Homework/Lacey's Idea: Require a SIMPLE cover sheet or letter with summons to be included with cases initiated by use of 10-day summons. This way, we don't feel like we are in violation of the FDCPA.

Recommendation from Tonya, Trevor, Keri

For background:

There was a proposal to get rid of the provision that a plaintiff can initiate an action by first serving a summons and complaint and then filing the complaint within 10 days.

The reason for the proposal was basically centered around the confusion it causes to defendants in debt collection matters. There are several problems with this, including that the language of the summons states that a case has been filed against you, when in fact it has not--it might be eventually, or it might not. Also, because it is called a 10-day summons, defendants often think their answer is due within 10 days, when in fact the Plaintiff has 10 days to file it.

Relatedly, because the case has not yet been filed when served (and might never be filed), the defendant does not know if and when a case has been filed and is therefore forced to call the court daily to see if a case is filed before filing an answer.

Also, often times, debt collection plaintiff firms use credit cards to pay for the filing fees when they file. Sometimes, those cards don't fully process and allow the charge to go through for 24-48 hours. The court's e-filer will often not assign a case number until that card has cleared. So sometimes cases would not show up until day 12-13, making it even more confusing when defendants were calling in expecting to have some type of answer in that ten-day period.

Another problematic issue centered around defendants who file an answer with the court (often handwritten or typed on physical paper) when no case has been filed (and sometimes never got filed). Because no case has been filed there is no docket on which to file the answer. This created a "basket" at clerk's offices of handwritten answers that someone needed to go through daily to match up to potential cases. Not exactly the best way to make sure answers make it into files, especially if someone signed their written answer with a name that may have been misspelled or spelled differently (or it's a maiden name, or some other name) in the actual case filing.

Lastly, by the time the case appears, it's been 10-13 days, and now defendants on a 21-day summons now have 8-10 days to seek help with an answer, if they desire to seek help, or to put one together on their own.

Recommendation from Tonya, Trevor, Keri Continued.

The following things were discussed (and we believe should still be discussed).

Getting rid of 10-day summons and make it so all plaintiffs simply initiate cases the same way, by filing a complaint, being assigned a case number, and then serving a summons; OR

Keep the 10- day summons but extend answer time to 45 – 60 days. This extension is to allow more time (and hopefully eliminate the confusion that exists when the debtor wastes 10-13 days of answer time calling the court to see if a case has even been filed).

If getting rid of the 10-day summons is the idea to be explored, then we discussed delaying filing fees for plaintiffs until 1) an answer is filed; or 2) a motion for entry of default is filed; or 3) a stipulation is filed. This delay would help with the filing fees being passed on to the consumers/ debtors (since in the status quo, after serving, there is a log of negotiating and settling, pre-filing, that is saving debtors from having the filing fee be tacked on to the debt).

There was also discussion about a potential large increase in motions to extend the time for service (after the filing of a complaint) – that deadline is currently 120 days, so there was also discussion about extending that deadline another 30 days (to 150). There was also discussion about somehow not imposing that deadline to these casetypes. The reason for this part of the discussion is because debt collection plaintiffs use the summons as a “skip tracing” tool to find debtors who move around a lot. The committee suggested using a letter instead for skip-tracing, but they pointed out that letters are ineffective (or at least, not as effective as being hit with a lawsuit), and the FDCPA disallows letters that are too threatening, or that threaten action you don’t intend to take. (ie. “Pay or we will sue” and then not actually filing the case because the person moved again)

A better way to track “pre-filing answers” (if we keep the 10-day summons). This puts burden on the clerks. It became a “mycase” discussion. Ie. Is there a way for a debtor to file an answer, without a case number, and it is “stored” and searchable in mycase so it can be matched up with an eventual case once it is filed.

Of these options, the one we most favor is keeping the 10-day summons, but extending the answer time substantially (to 45-60 days after service); creating a better tracking system for pre-filing answers; OR, getting rid of the 10-day summons, and removing (or greatly extending) the time period that a plaintiff must serve the complaint and summons and somehow a filing fee not being collected until the filing of an Answer or a Motion to Enter Default.

For context, when the URCP committee voted on the various proposals, we voted to send the "concept" to the Supreme Court. The concept that we presented to the Committee was:

Get rid of 10-day summons

Case is initiated by filing a complaint

To address concerns of debt collection bar:

Extend time to file from 120-150 days (concern was they need time to negotiate with people)

Waive filing fee until default or judgment (gives debt collectors an opportunity to try to negotiate a resolution before incurring a fee)

Recommendation from Samantha.

Below is my suggestion (mentioned in brief earlier today) that relates to Commitment Two, Goal One of the Courts Strategic Plan:

Develop an electronic system (that does not currently exist) that a Plaintiff would be required to use that will generate a 10-day summons that meets the requirements of the URCP. Change the rules regarding the 10-day summons to require all Plaintiff's to utilize this tool to generate their 10-day summons.

The information entered would be retained in a separate database from CORIS, but accessible for searching by court clerical staff. This would allow clerical staff to validate if a given 10-day summons were legitimate.

The 10-day summons would also include information for a defendant to allow them to make contact with Plaintiff's counsel if they would like to make payment arrangements.

Furthermore, the 10-day summons would list an ODR-like option should defendant's wish to pursue an ORD/mediation-like dialog with Plaintiff's counsel.

Language in the 10-day summons could have language about the implications of not responding to the summons, such as a judgment, wage garnishment, bank account garnishment, property garnishment, etc.

Have the generation work similar to when a DRI is generated automatically when a Divorce case is filed in CORIS.

This database would also allow court clerical staff to attach an answer and/or answer-like documents to a particular 10-day summons if they are received in advance of filing a court case.

Should a Plaintiff proceed with filing a court case, the filer would be required to link the 10-day summons created in the new electronic system to their debt collection case.

This would act similar to how a Probable Cause statement is currently linked to a Criminal case once a prosecutor files the case.

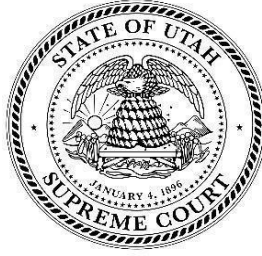
Idea might be to utilize MyCase programming that allows attorneys to have an account and participate in ODR. Then have this database be link-able to a new type of debt collection ODR or mediation.

And above and beyond everything else goes into the realm of if finding sufficient mediators presents a problem to a debt collection case type ODR existing - perhaps we investigate the possibility of some type of custom AI agent that could facilitate the ODR experience at a basic level.

Recommendation from Maryt.

1. Using some iteration of the small claims rules didn't get much traction at the first meeting, but that could be because no one had a chance to look at that and ponder it. It could be worth keeping that idea afloat for a bit or maybe fleshing that idea out a bit for discussion.
2. Even if the small claims rules aren't reformulated for this effort, writing down the procedures for self-presented people in some manner, in plain language tailored to a 5th (or 8th) grade reading level, would be useful. That could mean a special (and short) set of procedural rules for debt collection cases, like we have special standalone rules for small claims. Or it could just be a guidance document. Then consider whatever this document is to be printed and included with the 10-day summons or whatever first filing the debtor receives (Avoid just referring to the rules or guidance document by hyperlink because some people still don't have good access or versatility with e-materials).

Here is the link to the small claims rules.



Ad Hoc Committee on High Volume Case Filings

Draft – not yet approved

Hon. Charles Stormont, Chair

January 14, 2026, 2025

12:00 – 1:00

Judicial Council Room – Matheson Courthouse

Virtual & In-person

1. Welcome

Judge Stormont opened the meeting with welcome remarks.

The December meeting was cancelled due to scheduling conflicts. The ideas submitted for discussion were circulated in December. Those ideas and an initial draft of debt collection rules are attached.

2. Discussion

- To build a prefiling system or other type of database would need IT support.
- Discussion of the prior 10-day summons committee work. There is a cost savings for all parties by not requiring immediate filing. The prior effort spent 18 months of stakeholder engagement and feedback but ultimately no change was made. Only about 15% of cases actually get served and then filed. If all cases were filed and served the filing increase would be significant. More requests for alternative service could be expected, and more motions to dismiss for lack of service. And a large request to reimburse filing fees.
- Some discussion of enhanced communication, like adding a cover letter that explains that no case filed yet, but call to engage in settlement or other resolution before things are filed and court costs and attorney fees arise. But many folks don't read things thoroughly or just call the court, and if the case isn't filed, the clerks have no information to provide.
- A system that generated a prefiling number or other type of reference number would work for the clerks to check and then affirm there is a case but it hasn't been filed yet, and then direct to the appropriate resources.

- Tonya explained how small claims works in Cache County when there is no justice court judge. The summons is served and it directs people to ODR. The person can register at ODR or opt out. If neither is done, then there is a default. The forms for that are attached to the minutes. The material is issued by the court so it appears as a court document.
- Brodie or other folks from IT will be invited to the next meeting to discuss the feasibility of a prefiling database.

3. Action Items

- Review the draft rules provided by Judge Stormont and provide comments.

DRAFT

Summons

In the _____ Justice Court of Utah

_____ Judicial District _____ County

Court Address _____

<p>_____ Plaintiff v. _____ Defendant</p>	<p>Small Claims Summons and Affidavit Online Dispute Resolution Case</p> <p>_____ Case Number</p> <p>_____ Judge</p>
-----------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------

To:

Defendant Name and Address

Defendant Name and Address

Notice to the Defendant

A small claims case has been started against you. This court uses online dispute resolution (ODR) to settle small claims cases. You have two options.

Option 1: Using ODR

Instead of going to trial at the courthouse at a specific date and time, you and the plaintiff will work online with a neutral facilitator to reach a settlement. The facilitator will help both parties by asking questions, requesting information, and suggesting clarifications to agreements.

- Within **14** days of receiving this

Aviso al demandado

Se ha iniciado un caso de reclamos menores en su contra. Este tribunal utiliza la resolución de disputas en línea (ODR, por sus siglas en inglés) para llegar a un acuerdo en casos de reclamos menores. Usted tiene dos opciones.

Opción 1: Usar ODR

En vez de ir a juicio en el tribunal en una fecha y hora específica, usted y el demandante trabajarán en línea con un facilitador neutral para llegar a un acuerdo. El facilitador ayudará a ambas partes haciendo preguntas, solicitando información y sugiriendo aclaraciones a los acuerdos.

- A más tardar 14 días después de haber

Affidavit, you must register at <https://odr.utcourts.gov> to try to settle this case.



Scan QR code to visit page

- **If you do not register within 14 days, judgment may be entered against you for the total amount claimed.** The plaintiff could garnish your paycheck or take your property to pay the debt.
- **Read the Affidavit** below. It explains what the plaintiff wants from this lawsuit.

Option 2: Asking to be excused from ODR

You can ask to be excused from using ODR to settle your case by:

- Visiting www.utcourts.gov/small, filling out the Request to be Excused from Online Dispute Resolution, and filing it with the court, or



Scan QR code to visit page

- calling the court at

_____ (phone number) to ask for the Request to be Excused from Online Dispute Resolution. Call within 7 days of receiving this Summons.

You might qualify to be excused from using ODR if you:

- need disability-related assistance,

recibido esta declaración jurada, usted debe registrarse en <https://odr.utcourts.gov> para tratar de llegar a un acuerdo en este caso.



Para acceder esta página escanee el código QR

- **Si usted no se registra dentro de 14 días, se puede dictar un fallo en su contra por el monto total reclamado.** El demandante podría embargar su sueldo o tomar sus bienes para pagar la deuda.
- **Lea la declaración jurada** más abajo. Esta explica lo que el demandante quiere de esta demanda.

Opción 2: Pedir que se le exonere la ODR

Usted puede pedir que se le exonere su participación en la ODR para llegar a un acuerdo en su caso:

- Yendo a www.utcourts.gov/small, llenando la Solicitud de exención de la resolución de disputas en línea y presentándola ante el tribunal, o



Para acceder esta página escanee el código QR

- llamando al tribunal al

_____ (número de teléfono) para pedir la Solicitud de exención de la resolución de disputas en línea. Llame dentro de 7 días después de haber recibido este Citatorio.

Usted puede ser elegible para que se le exonere su participación en la ODR si:

- necesita ayuda relacionada con discapacidad,

- don't speak English, or don't have internet access.

Going to trial

If you can't come to an agreement with the facilitator's help, or if you have been excused from ODR, the case will be scheduled for trial. The court will tell you the date, time, and place of your trial.

If you do not go to the trial, you will lose automatically. The court can enter a judgment against you for the total amount claimed by the plaintiff.

If you want to have a jury for your trial, you must file forms to move your case to district court. Visit www.utcourts.gov/small for more information and to find forms.



Scan QR code to visit page

Finding help

The court's Finding Legal Help web page (www.utcourts.gov/help) provides information about the ways you can get legal help, including the Self-Help Center, reduced-fee attorneys, limited legal help and free legal clinics.



Scan QR code to visit page

- no habla inglés o no tiene acceso al Internet.

Para ir a juicio

Si no puede llegar a un acuerdo con la ayuda del facilitador, o si se le ha eximido de la ODR, el caso se programará para juicio. El tribunal le dirá la fecha, la hora y el lugar de su juicio.

Si usted no va al juicio, perderá automáticamente. El juez puede dictar un fallo en su contra por el monto total reclamado por el demandante.

Si desea tener un jurado para su juicio, usted deberá presentar formularios para trasladar su caso al tribunal de distrito. Para más información y para encontrar formularios, visite www.utcourts.gov/small.



Para acceder esta página escanee el código QR

Cómo encontrar ayuda

La página de Internet del tribunal, Cómo encontrar ayuda legal, (www.utcourts.gov/help) proporciona información sobre las maneras en que puede obtener ayuda legal, incluido el Centro de ayuda de los tribunales de Utah, abogados con tarifas reducidas, ayuda legal limitada y talleres jurídicos gratuitos.



Para acceder esta página escanee el código QR

Date: _____

Signature ► _____

Court Clerk _____

Name

Address

City, State, Zip

Phone

Email

I am Plaintiff or employee of plaintiff Plaintiff's Attorney (Utah Bar #: _____)

In the _____ Justice Court of Utah

_____ Judicial District _____ County

Court Address _____

<p>_____ Plaintiff v. _____ Defendant</p>	<p>Small Claims Affidavit and Summons Online Dispute Resolution Case</p> <p>_____ Case Number</p> <p>_____ Judge</p>
-----------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------

This form is for small claims cases filed in justice courts using Online Dispute Resolution **only**. Forms for all other justice courts can be found here:
www.utcourts.gov/howto/smallclaims/

- Defendant owes me the following amounts:
Claim described in paragraph 2.
(Include any prejudgment interest accrued to date and applicable attorney fees. Attach statute or contract authorizing claim for attorney fees.) \$ _____

Plus, the amount I paid to file this claim. \$ _____

Plus, the amount I paid to serve claim. \$ _____

Equals, the total amount I am seeking. \$ _____

plus prejudgment interest, if qualified.

2. The events happened on _____ (date). My claim is based on the following facts:

3. Choose one:

Defendant resides within the jurisdiction of the court.

The events happened within the jurisdiction of the court..

4. I am not suing a government entity. I am not suing a government employee for the employee's on-the-job conduct.

5. I am not suing on a claim that has been assigned to me.

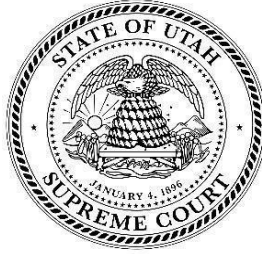
I declare under criminal penalty under the law of Utah that everything stated in this document is true.

Signed at _____ (city, and state or country).

Date

Signature ► _____

Printed Name _____



Ad Hoc Committee on High Volume Case Filings

Draft – not yet approved

Hon. Charles Stormont, Chair

February 11, 2026

12:00 – 1:00

Judicial Council Room – Matheson Courthouse

Virtual & In-person

1. Welcome

Judge Stormont opened the meeting with welcome remarks.

2. Legislative Efforts

- Senator Cullimore is working on a bill that would create a new court for debt collection and evictions. Judge Stormont and Judge Petit gave feedback on the draft bill. If that bill passes, that could mean a pivot for what this committee works on. Senator Cullimore mentioned recently that this new court may need its own special set of rules.

3. Committee Purpose

- The supreme court received proposals in recent years to revise the 10-day summons in debt collection cases and to work on high volume cases types. High volume case types typically have at least one side self-represented. In that type of case, the adversarial procedural rules, like discovery and evidence, do not work towards justice but can have an adverse effect. There is an asymmetry in skill, knowledge, and ability. There is little engagement by self-represented parties. There is also an increase in work by the courts in these types of cases.
- Efforts to address this set of issues were paused while the judicial branch's strategic plan was developed and adopted.
- There is a balance to find between judicial/court efficiencies and the fairness & efficiencies for all litigants (debtors and creditors). Efforts should not create unfairness for one side over the other.

- Anticipated outcomes are intentionally open-ended. There could be a report and recommendations. We can draft rules to consider. And while the supreme court has its authority over rules and procedures, other areas may need AOC and other governance engagement.

4. 10-day summons and repository/database

- The committee explained the 10-day summons for Brody and identified the problems with it: it looks like spam; answers get filed before the complaint is filed; and people call for information but there is no case yet. The committee explained the idea for a repository or database with Brody and the need for it to generate a tracking number that can go to the debtor and be searchable by court staff. The system is possible, but the barriers are time and money. Projects right now are about 18 months out and can be pushed further where there are competing priorities. There was some discussion on if MyCase could play a role. There was some discussion of using grant funds to use as one-time funds for refinements and enhancements.

5. Additional Discussion

- ODR could play a role in this. Heather affirmed that there would be mediators available for all eviction cases. To fully staff debt collection may encounter resource constraints but there is capacity for more mediations.
- Megan noted that we should likely hear from some debtors about how they experience these cases. We could do that by invitation or via some surveys.

6. Action items

- Send any follow up ideas.
- Bordy and team are invited to the next meeting.



Ad Hoc Committee on High Volume Case Filings

Draft – not yet approved

Hon. Charles Stormont, Chair

March 11, 2026

12:00 – 1:00

Judicial Council Room – Matheson Courthouse

Virtual & In-person

1. Welcome

Judge Stormont opened the meeting with welcome remarks.

2. Legislative Efforts

- S.B. 270 passed, sponsored by Senator Cullimore. Details are being worked out. There will be a charge to the Judicial Council to lift up the new district court division. There will be a need for rules. “Debt collection” is undefined in the bill and will need to be defined.
- There would be commissioners for much of the work, but likely moving cases between home courts and commissioners and back again. Ample discretion in how to set up this new division of courts. Some discussion on the limitations under the current rules of what commissioners can and can’t do. A question on whether two commissioners will be enough for a statewide calendar. There are additional question about court staffing. In Matheson, five staff are used for this for cases in the Third District. Also some discussion on where to locate it as a statewide court division. It is unknown yet if this new court division would also absorb small claims debt cases. And whether post-judgement matters are handled by the new court division will also need to be resolved.
- This committee is a supreme court committee, not a judicial council committee. The committee expressed a preference that the committee stay together and continue its work. It has all of the stakeholders and has had several months of work and stakeholder engagement. Nick and Maryt will ask the supreme court to make the committee available

to the Judicial Council and figure out any administrative changes to make the committee's work cross deputized in some way if needed. The Judicial Council would need to weigh in as well on whether to use the existing committee.

- If the committee has to dissolve, then the committee can pivot to the next topic, which would be family law.
- Some discussion on eviction cases, which later become debt collection cases. Heather reiterated the availability of mediators for evictions.

3. 10-day summons and E-repository update

- Creditors counsel reiterated its need to have some safeguards that disclosing the existence of a pending action would not violate the FDCPA restriction on disclosure to third parties. A rule to that effect would be helpful.
- It is unknown for now if Brody's team could use SB 270 money to build the E-repository. If so, those funds aren't available until July 1 and the new court division must be running by January 1. The actual cost would also need to be determined.
- Kristine Laterza described what the new repository would do and how it would work. It would be accessible by the parties, the attorneys, and the court. The portal would generate a summons number, and that number would follow throughout the case. If the respondent files an answer, the repository can hold it and then automatically file it when the complaint is filed. If the case is resolved without an answer, the case can be marked as resolved. If nothing happens, the case expires after a certain number of days. And the self-represented people can use that number to open a file via MyCase. And if people call to ask about the case, court staff can look it up with the summons number.
- There was some discussion of mirroring parts of this like small claims cases.

5. ODR presentation

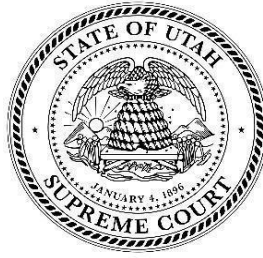
- Janine Liebert, Director, Self-Help Center; Jonathan Mark, MyPaperwork Program Manager; and Chantel Julander, ODR Program Manager, gave a presentation on the nuts and bolts of ODR. In small claims, there is no answer. Instead, there is a QR code and the person has to register for ODR. Then the person is guided through plain language prompts which then end with a mediated payment plan. That mediated agreement is done with asynchronous communication, facilitated by Utah Dispute Resolution.
- This is at 37 justice courts for now but will be statewide by the end of 2026.
- There is a Standing Order 13 of the supreme court that provides certain steps. The program has early triage via chat/guided interview questions.
- This can be made to work for debt collection cases too. Customizing it to different bulk filer preferences is also possible.
- Eviction mediation done person to person has a lower success rate of about 20%. It is more successful with mediators. Other mediations providers in evictions include Mountain Mediation and BYU. The mediations are via Zoom.

- If mediation were required, the FDCPA third-party disclosure concern could be satisfied if there is a disclosure that the FDCPA restriction on third-party disclosure was waived.
- Discussion of mediation sources among various stakeholders around the state. There are more than may be commonly known. And the rising number of CJAs could play a role here.

6. Action items

- It sounds like the group does not want to change the 10-days summons, except perhaps the way it is worded and being a confusing document. That can be for continued discussion.
- Next meeting will be April 8 because of a conference many folks need to attend.

DRAFT



Ad Hoc Committee on High Volume Case Filings

Draft - not yet approved

Hon. Charles Stormont, Chair

April 8, 2025

12:00 - 1:00

Judicial Council Room - Matheson Courthouse

1. Welcome

Judge Stormont opened the meeting.

2. S.B. 270

- Judge Stormont provided an overview of the updates regarding the Judicial Council's SB270 steering committee being created. He envisions that the steering committee may ask this committee for assistance in the future, though the specific nature of that help remains uncertain at this time.
- Judge Stormont inquired about what drives the dollar amount for debt collection matters to be placed on the debt collection calendar. There was also some discussion of Tier 1 and Tier 2 cases. Judge Cornish asked if the threshold is based on the amount for which clerks are authorized to sign default judgments. Judge Stormont asked Tucker if he could pull filing data based on dollar amounts and provide a more detailed breakdown.
- A conversation followed regarding why specific dollar limits were set for debt collection. Judge Cornish noted that Rule 55 may be relevant to this determination. Keri identified the clerk training document related to the limits on what clerks can do, but that limit varies from district to district.
- Lacey Cherrington asked why a bulk filer in the 4th District files under the contract case type rather than the debt collection case type. Tucker was unsure of the reasoning. Judge Stormont suggested it might relate to the use of in-house counsel, noting the filer is Desert Rock Capital, though no one was certain of the exact reason. Tucker noted that the number of filings continues to increase across all debt collection cases: 81,000 debt collection cases last year and 8,000 evictions. And those numbers do not include debt cases filed as small claims.

- Quinn Kofford stated that their filings are increasing because it has become harder to reach consumers and debtors. Lacey agreed, noting that their calls are often marked as spam, which ultimately harms the consumer by increasing the number of lawsuits filed.
- Keri and Samantha commented that expanding this program statewide would require default judgment signing to remain with the local districts. They noted that five JSs would not be sufficient to handle the volume alongside their other courtroom duties.
- Kim Zimmerman asked Keri if there were plans to move subject matter expert JAs to the debt collection court. Keri explained that the current plan is for commissioners and JAs to handle contested items in court, while uncontested matters where no answer is filed will stay with the district in which they were filed.
- Judge Stormont asked if there is a way to distinguish between default and contested numbers. Lacey mentioned that a Bar Foundation study estimated the default rate to be in the mid-to-high 80% range.
- The committee discussed the checklist JAs use before issuing a default judgment. Samantha emphasized the importance of standardizing these procedures. That would shorten the learning curve and create consistency between districts and among bulk filers. Judge Stormont and Maryt suggested that the required order of items that must appear in a court filing could be established by rule. The JA checklist can serve as a starting point for a rule.
- Lacey recalled that the court previously provided a standard set of forms that were very helpful for creating that consistency. Judge Cornish clarified that this would involve court-approved forms for self-represented litigants and filers. Quinn noted that debt collection is an area of practice that would see significant efficiency gains from such forms.
- Tonya asked if the committee would like debt collection attorneys to collaborate on a standard set of forms. Judge Cornish agreed but suggested waiting until the direction of the committee is more defined. Janine offered to assist from the Forms Committee perspective when the time is right. It was noted that this would eventually include garnishments, supplemental orders, and post-judgment forms. Judge Cornish noted that the structure of the new statewide system will inform these decisions.
- Judge Cornish suggested that new rules should be placed within the Debt Collection Rules rather than the general Civil Rules. Adding carve outs to certain case types in the general civil rules has been challenging in past efforts. Maryt shared a vision for a limited set of rules specifically for this case type. Judge Stormont developed an initial draft of these rules shared in the early months of this committee. Judge Stormont discussed which rules should reside in the CJA,

like what commissioners and clerks can do, versus the procedural rules that are separate from the general civil rules, similar to the Business and Chancery Court rules. Maryt noted a final set of rules should be submitted to the supreme court by September to meet the January launch.

- Nick asked if the group was ready to vote on creating a new chapter of rules. Quinn asked for an example of a rule that would differ from other chapters. Judge Stormont noted that filing an answer could trigger a hearing on a calendar with potential volunteers. Judge Cornish added that the auto-triggering of form interrogatories could be another distinction.
- Judge Stormont inquired about garnishments and whether a needs-based garnishment system would be preferable.
- Megan commented that including self-represented respondents in these conversations would be helpful. She noted that Colorado implemented a hardship waiver for garnishments a few years ago and emphasized that such a waiver would be beneficial in extreme situations.
- Judge Stormont asked for a consensus on creating a new set of rules outside the Rules of Civil Procedure. Maryt supported a new chapter of rules isolated to debt collection and evictions. Lacey reiterated that a universal set of forms would be beneficial and again offered her assistance.

3. Action Items

A motion was made and seconded that the Supreme Court create a rule committee to draft these rules. This committee could do that but wait to proceed until there is further direction.

TAB 2

User & System Requirements

For those working on building a new debt court system, what user and system requirements should guide their choices?

DESIGN PRINCIPLES ^{for DEBT COURT}

- Help defendant **exit** the process as soon as possible, with minimal **\$** & **reput** damage
- Only ask defendant to do what is essential—
 - **cut** if it doesn't provide valuable info
 - **cut** if we can get that info elsewhere
 - **cut** if cost/burden is more than the value to a good resolution
 - **cut** if a person is unable to do it without an expert
- ◎ **3-STRIKE "DEFAULT"**
 - NO default judgment unless there have been 3 ERRORS/MISSO
- ◎ **EXPLAIN + NOTIFY AT EVERY STEP, INCLUDING AT "EXITS"**—make it clear + transparent

- ◎ **KEEP ALL COURT COMMS ON Texting** — though they can opt for website/email.
→ NO LOG-INS!
- ◎ you get **1 shot** to bring the person IN — have all the players & process for that one event.
- ◎ **Make ONE clear "DEFAULT" PATH.**
Don't make them choose or learn new options. (OVER)
- ◎ **DO Not try to "EDUCATE"** the person who just wants to exit ASAP.
- ◎ **BUILD a HELPFUL relationship** between court ↔ person. Have consistency + approachability. If possible have **main point** person.

New System Design Ideas

What are detailed new models we might consider to rethink how debt collection cases are resolved?

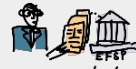
PRE-FILING



MEDIATION: POSSIBLE PAYMENT PLAN?

FILING

allow debt holder to ask court's help to collect \$. But restrict to those who can prove they own the debt & can find the defendant to serve/engage them in court process.



DEBT COLLECTOR/ATTY FILES SUMMONS COMPLAINT SUPPORTING PLEADINGS INTO THE COURT
 → MUST INCLUDE PHONE # OF DEF.
 → SHOULD BE CONFIDENT THEY CAN CORRECTLY SERVE DEF. w/in 10 DAYS

REVIEW: accept / reject

kick out cases that do not meet statutory requirements. Do not burden courts or defendants with them.



COURT CLERK'S TOOLS ANALYZES PLEADINGS FOR SUFFICIENCIES. IF NOT → REJECT FILING

Notify Defendant of attempt to sue them, possibility of another suit.

EXIT
 → once court has service details CALCULATE DEADLINE. SERVE w/deficiency

DEFENDANT NOTIFIED + ONBOARDED

Make sure the person knows they are in a lawsuit. Clarify that this is NOT a COLLECTIONS PROCESS. Stress they have options + help. Build a trusted relationship with the court.



PROCESS SERVER GIVES - SUMMONS - COMPLAINT - COVER SHEET TO DEFENDANT → FILES CERTIF. OF SERVICE. COURT ASAP. (instant?)

CONFIRMS correct address + gives to court. IF doesn't file. Service of Cert. w/in 10 days of filing → DISMISSED w/o prej.

EXIT
 → once court has service details CALCULATE DEADLINE. SERVE w/deficiency



COURT SENDS MAILED NOTICE + TEXT + AUTO-REMINDEES INFO/HELP/VIDEOS/ BOT TO ALERT OF THE LAWSUIT

OR CODE TO FILE CASE FILE CLEAR NEXT STEP HELP LINKS MSG: YOU HAVE OPTIONS

GIVE SPECIFIC DATE, TIME, ACTION.

ENGAGEMENT + EARLY RESOLUTION

Let defendant accomplish "answer" through any contact or appearance. No fee or papers required. We just want to know we have the right person & we are in contact. Provide one-stop, all-together, pre-scheduled event.



COURT GIVES DEFENDANT A DATE + TIME TO APPEAR → ONLINE → IN PERSON → can change (e.g. scheduling easy)

MESSAGE to Def. → Come, this is mandatory

Judge will be there + help us → We'll help you understand options, might work it out & exit it in 1 day

FAST + HELP + TRACK



DEFENDANT COMES. WELCOME! CHECKED IN w/ COURT COORDINATOR

OPTION to see COUNSELOR

MEANS TESTING? NO COLLECTIONS? GO OVER COURT OPTIONS

EXIT with agreement

SUPPLEMENTAL ANSWER & HEARING

If the parties can't settle, then move towards judge-directed resolution. Have relaxed rules of evidence + minimal "answer" to file with only necessary missing facts. Ensure GRLs can participate equally.



COURT SCHEDULES TRIAL DATE → ONLINE → IN PERSON

NOTIFY DEFENDANT + PLAINTIFF. → allow easy rescheduling online

REQUIRES defendant to add any missing facts or requests thru "answer"

JUDGES RULING + COURT ORDER EXIT

AFTERWARDS...

If there has been a non-order exit, the court ensures there is no record that debt brokers could find to mark the defendant. The court follows up to understand outcomes & new conflicts.



COURT COORDINATOR REACHES OUT TO DEFENDANT ABOUT - OUTCOMES, SURVEY - OTHER PROGRAMS - NEW CONFLICT/ SETTLEMENT ISSUES

EXIT with agreement

PLAN/SETTLEMENT BROKEN

JUDGES RULING + COURT ORDER EXIT



DEFENDANT DOES NOT SEE THIS LAWSUIT ON CREDIT, HOUSING, BACKGROUND REPORTS, UNLESS THERE WAS A JUDGMENT AGAINST HER.

IF DEF DOES NOT ABIDE BY SETTLEMENT, JUDGE CAN ISSUE ORDER.

court system learns about inappropriateness of that agreement for that scenario

New Debt Court Model

Margaret's synthesis of parallel proposals made by TX, OR, CO, and NM judicial teams at IAALS 2 day event in Colorado Springs, Feb 2026. These were heavily shaped by Eviction Diversion and Foreclosure Diversion best practices.

PRE-FILING



MEDIATION: POSSIBLE PAYMENT PLAN?

Pre-Filing

Our groups did not spend much time here, but gestured to it as a possibility but not priority.

Filing

This step is largely unchanged from status quo, other than

- **Phone & email contact details of defendant required** to be submitted by order, in structured field in e filing
- **Warning if pleadings are not sufficient**, court will reject case (keep fee)
- **Warning that if proof of service is not filed within 10 days** of this filing, case will be dismissed w/o prejudice

FILING

allow debt holder to ask court's help to collect \$.
But restrict to those who can prove they own the debt & can find the defendant to serve/engage them in court process.



DEBT collector/ATTY
FILES
SUMMONS
COMPLAINT
SUPPORTING PLEADINGS
INTO THE COURT

→ MUST INCLUDE
PHONE # OF DEF.

→ SHOULD BE CONFIDENT
THEY CAN CORRECTLY
SERVE DEF. w/in
10 DAYS



Court Initial Review

This is a new step, reflecting a huge desire for automated pleading-sufficiency analysis.

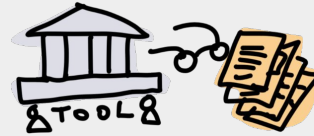
The courts agreed this analysis should happen as soon as possible in the case life cycle -- right after filing fee and e-filing submission has been made.

If pleadings are not sufficient, then reject the filing (keep the fee).

Notify the defendant of the attempt to sue them, but clarify the court has rejected it. Let them know the plaintiff can bring another lawsuit.

REVIEW:
accept / reject

kick out cases
that do not meet
statutory require-
ments.
Do not burden
court or defendants
with them.



COURT CLERKS
TOOLS

ANALYZES
PLEADING FOR
SUFFICIENCY.

IF NOT → REJECT
FILING

EXIT

Notify ...
Defendant of
attempt to sue them,
court rejection,
possibility of
another
suit



Onboarding

This step is similar to California courts with eviction cases (but not the 10-day service requirement).

The defendant should be notified both by the Process Server and by the Court sending a notice (by mail, text, etc).

- The process server/atty must give service details & confirmed def. contact details to the court in short time frame. This is to
 - confirm the person is find-able
 - give the court a more reliable contact
 - let court calculate the deadline accurately
- The goals of this phase is to build a court-litigant texting relationship, and give them a very clear next step & the understanding they have options.

DEFENDANT NOTIFIED + ONBOARDED

Make sure the person knows they are in a lawsuit. Clarify that this is NOT a COLLECTIONS PROCESS. Stress they have options + help. Build a trusted relationship with the court



Process server GIVES

- Summons
 - COMPLAINT
 - COVER SHEET
- TO DEFENDANT

→ FILES certif. of SERVICE COURT ASAP. (instant?)

→ CONFIRMS correct address + gives to court.

IF doesn't file Service of Cert. w/in 10 days of filing → DISMISSED w/o prej.

Exit

→ ONCE court has service details: CALCULATE DEADLINE. SHARE w/ DEFENDANT

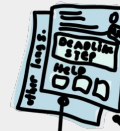


COURT SENDS MAILED NOTICE

+ TEXT + AUTO-REMINDERS + INFO/HELP/VIDEOS/ BOT

TO ALERT OF THE LAWSUIT

• COULD BE AFTER PROOF OF SERVICE FILED OR UPON FILING



QR CODE TO FULL CASE FILE

CLEAR NEXT STEP

HELP LINKS

MSG: YOU HAVE OPTIONS

GIVE SPECIFIC DATE, TIME, ACTION.

Notify Defendant of attempt to sue them, possibility of court rejection, another suit



Engage, Early Resolution

This step is inspired by successful Eviction & Foreclosure diversion programs. It has online & in-person versions. It satisfies answer requirement. It's a one-stop, one-event "fast track" to getting this case done with. The defendant is given a time, date, place to show up-- but can reschedule.

It is official but helpful. It has 4 key things happening.

- **Court coordinator** checks the person in, gives some initial guidance and sets expectations.
- **Magistrate/judge** welcomes to make it official and serious.
- **Counselor** who could be atty helps means-test to see if they're collection proof (exit if so). Goes over settlement options & payment realities, \$ benefits. Preps for mediation.
- **Mediation with plaintiff** to see if they can reach a settlement. Court provides a standardized form for settlement/stipulation. Coordinator or counselor confirms the person understands and can pay before finalized with judge. Tool may analyze.

ENGAGEMENT + EARLY RESOLUTION

Let defendant accomplish "answer" through any contact or appearance. No fee or papers required. We just want to know we have the right person & we are in contact. Provide one-stop, all-together, pre-scheduled event.



Hearing

If no settlement is possible in the early resolution day, then the judge takes over.

Both parties get a hearing date scheduled.

Only if necessary, the court sends a request to the defendant for a supplemental answer. But only if there is some key context missing. There might be a filing fee, but keep it light and informal.

Hearing should be 'Judge Judy' style

- **No strict rules of evidence**
- **Ability for SRL to get their facts, evidence, and preferences** across, without being hamstrung by procedure
- **Possible ability to pull in a counselor** if the judge wants to make sure the defendant thinks through payment plan
- **No judgment against defendant needed** if they can reach a payment plan. Only if one party breaks the agreement, then return for a judgment/order.

SUPPLEMENTAL ANSWER & HEARING

If the parties can't settle, then move towards judge-directed resolution. Have relaxed rules of evidence + minimal 'answer' to file with only necessary missing facts. Ensure SRLs can participate equally



COURT SCHEDULES TRIAL DATE

- ONLINE
- IN PERSON

NOTIFY DEFENDANT + PLAINTIFF.

- allow easy rescheduling online

- REQUIRES defendant to add any missing facts or requests thru 'answer'

could be submitted without form. Focus only on necessary info.



DEF., PLAINTIFF COME TO HEARING. Judge has relaxed rules, 'Judge Judy' style.

- Establish facts + requests
- See if settlement is possible

- Possibly no judgment or order necessary, unless PAYMENT

PLAN/SETTLEMENT BROKEN



EXIT with agreement

- Judgment + order only if necessary

JUDGE'S RULING + COURT ORDER
EXIT



After Court Process

Like with good eviction diversion programs, the court coordinator does a follow-up by phone, text, or in person with defendant.

- Check if there are other services possible, benefit programs
- Check if she is headed for personal bankruptcy, get referrals in order
- Check if payment plan is working out, or how to adjust it
- Possibly might go back to judge if settlement has not been lived up to

Also, work on rules and technology choices that prevent a non-judgment case from appearing on the defendant's credit report, background check, etc.

Possibly also (if not in contradiction) ensure this debt is on a public ledger as 'resolved' -- not to be brought again.

AFTERWARDS....

If there has been a non-order exit, the court ensures there is no record that data brokers could find to mark the defendant. The court follows up to understand outcomes & new conflicts.



COURT COORDINATOR
REACHES OUT TO
DEFENDANT ABOUT
- OUTCOMES, SURVIVAL
- OTHER PROGRAMS
- NEW CONFLICT/
SETTLEMENT ISSUES



DEFENDANT DOES
NOT SEE THIS
LAWSUIT ON CREDIT,
HOUSING, BACKGROUND
REPORTS, UNLESS THERE
WAS A JUDGMENT AGAINST
HER.

PAYMENT
PLAN/SETTLEMENT
BROKEN



IF DEF.
DOES NOT
ABIDE BY
SETTLEMENT,
JUDGE CAN
ISSUE ORDER.



- Judgment + order
only if necessary

JUDGE'S
RULING +
COURT ORDER
EXIT

- court system
learns about
inappropriateness
of that
agreement for
that scenario