

California Consumer* Arbitrations

04/01/2003 - 06/30/2003

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/20/2003

Arb. Selection Date

End Date 04/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$12,643.35

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/27/2003

Arb. Selection Date

End Date 04/02/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$3,678.06

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/06/2003

Arb. Selection Date

End Date 04/04/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$11,566.15

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/13/2003

Arb. Selection Date

End Date 04/04/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$18,719.82

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

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Case Name Consumer v JK Harris & Company
Case Type Collection
Start Date 02/24/2003
Arb. Selection Date
End Date 04/07/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 1
Claim Amt \$1,811.60
Award Amt \$0.00
ADR Neutral N/A
Consumer Fees \$25.00
Business Fees \$0.00
Total Arbitration Fees \$25.00
Individual Represented by Counsel Unknown

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Case Name Consumer v Dell Computer Corporation

Case Type Collection

Start Date 02/17/2003

Arb. Selection Date

End Date 04/11/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 1

Claim Amt \$1,079.32

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$25.00

Business Fees \$0.00

Total Arbitration Fees \$25.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/23/2003

Arb. Selection Date

End Date 04/14/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$9,949.65

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Y

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/06/2003

Arb. Selection Date

End Date 04/14/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$3,913.47

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/06/2003

Arb. Selection Date

End Date 04/14/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$14,340.79

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/31/2003

Arb. Selection Date

End Date 04/16/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 6

Claim Amt \$6,717.97

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date

End Date 04/18/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$2,439.46

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$50.00

Total Arbitration Fees \$50.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 04/23/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$9,496.92

Award Amt \$0.00

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/30/2003

Arb. Selection Date

End Date 04/23/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$8,240.23

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/30/2003

Arb. Selection Date

End Date 04/23/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$8,530.19

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/27/2003

Arb. Selection Date

End Date 04/28/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$11,068.79

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/31/2003

Arb. Selection Date

End Date 04/29/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 6

Claim Amt \$10,574.73

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/14/2003

Arb. Selection Date

End Date 04/29/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 6

Claim Amt \$5,542.43

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/30/2003

Arb. Selection Date

End Date 05/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$6,512.25

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/17/2003

Arb. Selection Date

End Date 05/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$20,522.71

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/30/2003

Arb. Selection Date

End Date 05/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$12,471.04

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/20/2003

Arb. Selection Date

End Date 05/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$16,720.63

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/17/2003

End Date 05/01/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$16,389.90

Award Amt \$0.00

ADR Neutral Arthur Berggren

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Y

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/02/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$8,754.82

Award Amt \$8,506.59

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/17/2003

Arb. Selection Date

End Date 05/02/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$2,453.27

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$25.00

Total Arbitration Fees \$25.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/02/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$20,375.76
Award Amt \$19,610.05
ADR Neutral James Knotter
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/02/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,075.32
Award Amt \$8,737.94
ADR Neutral James Knotter
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/02/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$6,400.64

Award Amt \$6,198.59

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/02/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$2,623.26

Award Amt \$2,487.19

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/02/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$10,247.25

Award Amt \$9,864.90

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name eCAST Settlement Corporation v Consumer

Case Type Collection

Start Date 03/25/2003

Arb. Selection Date

End Date 05/02/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 3

Claim Amt \$2,296.98

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$25.00

Total Arbitration Fees \$25.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/02/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$7,715.99

Award Amt \$7,281.01

ADR Neutral James Knotter

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/02/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$2,635.11
Award Amt \$2,459.49
ADR Neutral James Knotter
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$2,455.40

Award Amt \$2,151.52

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$50.00

Total Arbitration Fees \$50.00

Individual Represented by Counsel Y

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$43,142.43

Award Amt \$37,665.47

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$220.00

Total Arbitration Fees \$220.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$13,933.31

Award Amt \$12,194.81

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,206.05
Award Amt \$10,206.05
ADR Neutral John Curtis
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,237.61
Award Amt \$13,237.61
ADR Neutral John Curtis
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$16,736.87

Award Amt \$14,612.31

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,358.90
Award Amt \$9,063.50
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$6,082.48

Award Amt \$5,323.22

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$12,030.28
Award Amt \$10,512.30
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$20,555.42

Award Amt \$17,963.17

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$26,289.49
Award Amt \$26,289.49
ADR Neutral John Curtis
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$14,246.33
Award Amt \$14,246.33
ADR Neutral John Curtis
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/14/2003
End Date 05/05/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$12,324.10
Award Amt \$12,324.10
ADR Neutral Patrick Huang
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/05/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$4,912.24
Award Amt \$4,894.44
ADR Neutral Gerald Lewis
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/05/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,091.38
Award Amt \$13,091.38
ADR Neutral Gerald Lewis
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 05/07/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$6,212.74
Award Amt \$0.00
ADR Neutral Arthur Berggren
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 03/21/2003
End Date 05/07/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,969.21
Award Amt \$16,209.39
ADR Neutral Richard Wharton
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 03/21/2003
End Date 05/07/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$19,596.23
Award Amt \$17,716.10
ADR Neutral Richard Wharton
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/08/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,273.35
Award Amt \$6,012.33
ADR Neutral Richard Wharton
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/08/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$11,719.01

Award Amt \$11,032.66

ADR Neutral Richard Wharton

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/08/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,309.28
Award Amt \$9,747.93
ADR Neutral Richard Wharton
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/08/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$15,083.20
Award Amt \$14,141.94
ADR Neutral Richard Wharton
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/08/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$30,129.46

Award Amt \$28,051.79

ADR Neutral Richard Wharton

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date 03/13/2003

End Date 05/08/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$7,312.90

Award Amt \$6,963.02

ADR Neutral Richard Wharton

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/14/2003

Arb. Selection Date

End Date 05/09/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 6

Claim Amt \$3,024.90

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/06/2003

Arb. Selection Date

End Date 05/09/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$24,643.72

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$770.00

Total Arbitration Fees \$770.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/14/2003
End Date 05/13/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$35,253.12
Award Amt \$35,253.12
ADR Neutral Robert Niemann
Consumer Fees \$0.00
Business Fees \$1,170.00
Total Arbitration Fees \$1,170.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/27/2003

Arb. Selection Date

End Date 05/14/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$4,882.07

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/24/2003

Arb. Selection Date

End Date 05/15/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$7,424.36

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/16/2003
End Date 05/19/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$23,293.08
Award Amt \$0.00
ADR Neutral Richard Desmond
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$67,257.28
Award Amt \$67,257.28
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$480.00
Total Arbitration Fees \$480.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,814.08
Award Amt \$9,814.08
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,422.52
Award Amt \$13,422.52
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$29,117.34
Award Amt \$29,117.34
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Consumer v Countrywide Home Loans

Case Type Collection

Start Date 01/13/2003

Arb. Selection Date

End Date 05/20/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 1

Claim Amt \$14,000.00

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$35.00

Business Fees \$0.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,419.34
Award Amt \$11,419.34
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,781.49
Award Amt \$17,781.49
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$2,469.31
Award Amt \$2,469.31
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$50.00
Total Arbitration Fees \$50.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$8,250.45
Award Amt \$8,250.45
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,322.08
Award Amt \$10,322.08
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,501.79
Award Amt \$10,501.79
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,669.39
Award Amt \$10,669.39
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,894.37
Award Amt \$10,894.37
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,902.07
Award Amt \$10,902.07
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,531.71
Award Amt \$11,531.71
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,238.70
Award Amt \$13,238.70
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$15,897.83
Award Amt \$15,897.83
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$24,615.01
Award Amt \$24,615.01
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,741.84
Award Amt \$17,741.84
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,083.81
Award Amt \$10,083.81
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,093.38
Award Amt \$18,093.38
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$19,295.95
Award Amt \$19,295.95
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$22,948.70
Award Amt \$22,948.70
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$7,055.91
Award Amt \$7,055.91
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,389.99
Award Amt \$10,389.99
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,579.29
Award Amt \$11,579.29
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/17/2003

Arb. Selection Date 03/19/2003

End Date 05/20/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$15,062.60

Award Amt \$15,062.60

ADR Neutral C. Ferguson

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,290.22
Award Amt \$16,290.22
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,718.67
Award Amt \$6,718.67
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$7,402.67
Award Amt \$7,402.67
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/19/2003
End Date 05/20/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,367.29
Award Amt \$16,247.29
ADR Neutral C. Ferguson
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/24/2003

Arb. Selection Date

End Date 05/27/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$5,645.82

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 05/27/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$8,876.70
Award Amt \$0.00
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/20/2003

Arb. Selection Date

End Date 05/28/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$2,222.50

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$25.00

Total Arbitration Fees \$25.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/31/2003

Arb. Selection Date

End Date 05/28/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 6

Claim Amt \$5,696.36

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Y

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/08/2003

Arb. Selection Date

End Date 05/28/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$5,002.74

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 03/06/2003
Arb. Selection Date 05/16/2003
End Date 05/28/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$27,036.42
Award Amt \$0.00
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 03/06/2003
Arb. Selection Date 05/12/2003
End Date 05/28/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$13,199.97
Award Amt \$0.00
ADR Neutral Jonathan Krotinger
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/30/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,442.22
Award Amt \$13,920.06
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/30/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,863.24
Award Amt \$8,570.15
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/30/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$4,838.95

Award Amt \$3,902.22

ADR Neutral Gail Killefer

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/06/2003
Arb. Selection Date 03/13/2003
End Date 05/30/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$12,392.27
Award Amt \$10,211.06
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 03/13/2003

End Date 05/30/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$1,727.49

Award Amt \$1,621.32

ADR Neutral Gail Killefer

Consumer Fees \$0.00

Business Fees \$50.00

Total Arbitration Fees \$50.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 05/30/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,752.92
Award Amt \$14,164.58
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/06/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$6,126.27

Award Amt \$6,126.27

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$24,516.60
Award Amt \$24,396.60
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,058.05
Award Amt \$18,058.05
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$15,877.85
Award Amt \$15,877.85
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$12,151.04

Award Amt \$12,151.04

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$11,878.27

Award Amt \$11,878.27

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$1,493.71

Award Amt \$1,493.71

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$50.00

Total Arbitration Fees \$50.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$82,208.83
Award Amt \$82,208.83
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$804.72
Total Arbitration Fees \$804.72
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,632.27
Award Amt \$17,632.27
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/06/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$12,453.06

Award Amt \$12,453.06

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/03/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$8,467.06
Award Amt \$8,467.06
ADR Neutral Sheldon Michaels
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$39,996.23

Award Amt \$39,996.23

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$220.00

Total Arbitration Fees \$220.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$8,272.68

Award Amt \$8,272.68

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/17/2003

End Date 06/03/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$5,621.52

Award Amt \$5,621.52

ADR Neutral Sheldon Michaels

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/03/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$3,153.59
Award Amt \$3,153.59
ADR Neutral Richard Hoffelt
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Y

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/01/2003

Arb. Selection Date

End Date 06/04/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$17,767.61

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name eCAST Settlement Corporation v Consumer
Case Type Collection
Start Date 03/25/2003
Arb. Selection Date 05/23/2003
End Date 06/04/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 3
Claim Amt \$1,890.29
Award Amt \$0.00
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$50.00
Total Arbitration Fees \$50.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 03/06/2003

Arb. Selection Date

End Date 06/04/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$19,400.79

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA Bank Delaware v Consumer
Case Type Collection
Start Date 03/13/2003
Arb. Selection Date
End Date 06/04/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 1
Claim Amt \$31,445.45
Award Amt \$0.00
ADR Neutral N/A
Consumer Fees \$0.00
Business Fees \$110.00
Total Arbitration Fees \$110.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 03/20/2003
Arb. Selection Date 05/23/2003
End Date 06/04/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$22,357.32
Award Amt \$0.00
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/04/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,210.75
Award Amt \$13,210.75
ADR Neutral Richard Hoffelt
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Y

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,359.43
Award Amt \$14,298.94
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$8,099.12
Award Amt \$7,103.35
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$8,143.56

Award Amt \$7,127.58

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,936.95
Award Amt \$10,444.53
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$12,378.27

Award Amt \$10,829.67

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,221.99
Award Amt \$15,921.38
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$8,156.68
Award Amt \$7,154.20
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,842.17
Award Amt \$5,988.51
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$45,808.29
Award Amt \$40,034.43
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$220.00
Total Arbitration Fees \$220.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,638.70
Award Amt \$10,152.11
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$7,647.85

Award Amt \$6,690.65

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$9,911.52

Award Amt \$8,664.47

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$26,916.86
Award Amt \$23,513.48
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/06/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$8,142.04

Award Amt \$7,118.88

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$13,075.41

Award Amt \$11,431.90

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,134.22
Award Amt \$11,483.54
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$16,127.21
Award Amt \$14,099.54
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$26,219.59

Award Amt \$22,913.92

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$120.00

Total Arbitration Fees \$120.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/06/2003

Arb. Selection Date 04/17/2003

End Date 06/05/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$13,599.40

Award Amt \$11,880.18

ADR Neutral Bradley Webb

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/17/2003
End Date 06/05/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,097.28
Award Amt \$15,820.67
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/01/2003

Arb. Selection Date

End Date 06/10/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$12,912.69

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/24/2003

Arb. Selection Date

End Date 06/10/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$18,413.22

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Consumer v Household Bank
Case Type Collection
Start Date 01/13/2003
Arb. Selection Date 04/22/2003
End Date 06/10/2003
Dispute Disposition Dismissed
Prevailing Party Business
Non-Consumer Previously a Party** 1
Claim Amt \$700.00
Award Amt \$0.00
ADR Neutral William Gould
Consumer Fees \$25.00
Business Fees \$225.00
Total Arbitration Fees \$250.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/04/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$8,027.02
Award Amt \$8,027.02
ADR Neutral Sandra Shapiro
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,051.91
Award Amt \$17,051.91
ADR Neutral Venetta Tassopulos
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$30,776.85
Award Amt \$29,682.51
ADR Neutral Venetta Tassopulos
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/04/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$20,354.55
Award Amt \$20,354.55
ADR Neutral Sandra Shapiro
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/20/2003
Arb. Selection Date 04/22/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$21,442.30
Award Amt \$20,664.30
ADR Neutral Charles Cummins
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/22/2003

End Date 06/10/2003

Dispute Disposition Hearing

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$21,084.67

Award Amt \$21,084.67

ADR Neutral Alan Halkett

Consumer Fees \$0.00

Business Fees \$770.00

Total Arbitration Fees \$770.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/22/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$29,450.59
Award Amt \$29,450.59
ADR Neutral Alan Halkett
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/22/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,734.52
Award Amt \$18,734.52
ADR Neutral Alan Halkett
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/22/2003

End Date 06/10/2003

Dispute Disposition Hearing

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$13,368.11

Award Amt \$13,368.11

ADR Neutral Robert McMillan

Consumer Fees \$0.00

Business Fees \$520.00

Total Arbitration Fees \$520.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/22/2003
End Date 06/10/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$2,928.54
Award Amt \$2,928.54
ADR Neutral Robert McMillan
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/17/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,088.00
Award Amt \$17,088.00
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/15/2003

Arb. Selection Date

End Date 06/11/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$16,928.68

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/17/2003

Arb. Selection Date 04/29/2003

End Date 06/11/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$13,658.68

Award Amt \$13,658.68

ADR Neutral Stephen Biersmith

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$22,799.49
Award Amt \$22,799.49
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,008.87
Award Amt \$13,008.87
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$21,430.19
Award Amt \$21,430.19
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,579.73
Award Amt \$6,579.73
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$17,085.51
Award Amt \$17,085.51
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/20/2003

Arb. Selection Date 04/29/2003

End Date 06/11/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$14,301.76

Award Amt \$14,301.76

ADR Neutral Stephen Biersmith

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/20/2003
Arb. Selection Date 04/29/2003
End Date 06/11/2003
Dispute Disposition Hearing/Default ***
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,829.98
Award Amt \$9,829.98
ADR Neutral Stephen Biersmith
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/20/2003

Arb. Selection Date 04/29/2003

End Date 06/11/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$8,113.76

Award Amt \$8,113.76

ADR Neutral Stephen Biersmith

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/20/2003

Arb. Selection Date 04/29/2003

End Date 06/11/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$4,281.63

Award Amt \$4,281.63

ADR Neutral Stephen Biersmith

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/29/2003

End Date 06/11/2003

Dispute Disposition Hearing/Default ***

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$5,982.90

Award Amt \$5,982.90

ADR Neutral Stephen Biersmith

Consumer Fees \$0.00

Business Fees \$70.00

Total Arbitration Fees \$70.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/21/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,085.34
Award Amt \$9,085.34
ADR Neutral Rebecca Mocciano
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 04/21/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$24,849.93
Award Amt \$24,849.93
ADR Neutral Rebecca Mocciano
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/22/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,404.30
Award Amt \$6,404.30
ADR Neutral Urs Martin Lauchli
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/27/2003
Arb. Selection Date 04/29/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,316.90
Award Amt \$8,435.96
ADR Neutral Samuel Jackson
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/27/2003
Arb. Selection Date 04/29/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$32,096.21
Award Amt \$27,976.40
ADR Neutral Samuel Jackson
Consumer Fees \$0.00
Business Fees \$1,170.00
Total Arbitration Fees \$1,170.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/20/2003
Arb. Selection Date 05/05/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$24,054.92
Award Amt \$21,457.05
ADR Neutral Howard Garfield
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/20/2003
Arb. Selection Date 05/05/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$5,118.68
Award Amt \$4,948.26
ADR Neutral Howard Garfield
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/22/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,818.49
Award Amt \$11,818.49
ADR Neutral Joseph Nardulli
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 02/13/2003

Arb. Selection Date 04/22/2003

End Date 06/12/2003

Dispute Disposition Hearing

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$5,587.97

Award Amt \$5,587.97

ADR Neutral Joseph Nardulli

Consumer Fees \$0.00

Business Fees \$420.00

Total Arbitration Fees \$420.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$42,371.83
Award Amt \$42,371.83
ADR Neutral Joe Henderson
Consumer Fees \$0.00
Business Fees \$1,170.00
Total Arbitration Fees \$1,170.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/04/2003
End Date 06/12/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$3,935.37
Award Amt \$3,935.37
ADR Neutral George Lasezkay
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Sarasota CCM, Inc. v Consumer
Case Type Collection
Start Date 03/24/2003
Arb. Selection Date
End Date 06/16/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 1
Claim Amt \$25,180.83
Award Amt \$0.00
ADR Neutral N/A
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/08/2003

Arb. Selection Date

End Date 06/19/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$14,553.06

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/08/2003

Arb. Selection Date

End Date 06/19/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$63,831.09

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$240.00

Total Arbitration Fees \$240.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/22/2003

Arb. Selection Date

End Date 06/19/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$18,797.27

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$7,845.96
Award Amt \$7,534.81
ADR Neutral Robert Smith
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$7,295.84
Award Amt \$7,006.46
ADR Neutral Robert Smith
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/23/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$3,293.92
Award Amt \$3,167.42
ADR Neutral Robert Smith
Consumer Fees \$0.00
Business Fees \$320.00
Total Arbitration Fees \$320.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$21,029.29
Award Amt \$21,029.29
ADR Neutral Jeff Ferentz
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/27/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$13,150.78
Award Amt \$13,150.78
ADR Neutral Jeff Ferentz
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/16/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$44,164.96
Award Amt \$44,164.96
ADR Neutral Jeff Ferentz
Consumer Fees \$0.00
Business Fees \$1,170.00
Total Arbitration Fees \$1,170.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/22/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,811.46
Award Amt \$6,461.46
ADR Neutral Herbert Katz
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date 04/22/2003

End Date 06/19/2003

Dispute Disposition Hearing

Prevailing Party Business

Non-Consumer Previously a Party** 205

Claim Amt \$6,884.14

Award Amt \$6,534.14

ADR Neutral Herbert Katz

Consumer Fees \$0.00

Business Fees \$420.00

Total Arbitration Fees \$420.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/22/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$11,703.24
Award Amt \$11,253.24
ADR Neutral Herbert Katz
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 04/29/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$33,776.35
Award Amt \$33,776.35
ADR Neutral Mark Topper
Consumer Fees \$0.00
Business Fees \$1,170.00
Total Arbitration Fees \$1,170.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 04/29/2003
End Date 06/19/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$14,309.24
Award Amt \$14,309.24
ADR Neutral Mark Topper
Consumer Fees \$0.00
Business Fees \$520.00
Total Arbitration Fees \$520.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/13/2003
End Date 06/20/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$7,142.83
Award Amt \$7,092.46
ADR Neutral Howard Garfield
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

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*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name eCAST Settlement Corporation v Consumer

Case Type Collection

Start Date 05/15/2003

Arb. Selection Date

End Date 06/23/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 3

Claim Amt \$7,926.54

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Y

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 05/05/2003
End Date 06/23/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$6,162.12
Award Amt \$6,162.12
ADR Neutral Robert Bosso
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/20/2003
Arb. Selection Date 05/05/2003
End Date 06/23/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$9,555.51
Award Amt \$8,886.93
ADR Neutral Neil Bardack
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

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Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/06/2003
Arb. Selection Date 05/05/2003
End Date 06/23/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$18,177.92
Award Amt \$15,471.39
ADR Neutral Eve Wagner
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 02/13/2003
Arb. Selection Date 05/05/2003
End Date 06/24/2003
Dispute Disposition Dismissed
Prevailing Party Consumer
Non-Consumer Previously a Party** 205
Claim Amt \$55,865.48
Award Amt \$0.00
ADR Neutral Eve Wagner
Consumer Fees \$0.00
Business Fees \$1,730.00
Total Arbitration Fees \$1,730.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 05/05/2003
End Date 06/24/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$30,622.74
Award Amt \$30,622.74
ADR Neutral Robert Bosso
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 03/14/2003
End Date 06/24/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$10,166.92
Award Amt \$10,166.92
ADR Neutral David Morgan
Consumer Fees \$0.00
Business Fees \$420.00
Total Arbitration Fees \$420.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/10/2003
Arb. Selection Date 05/05/2003
End Date 06/24/2003
Dispute Disposition Hearing
Prevailing Party Business
Non-Consumer Previously a Party** 205
Claim Amt \$30,069.99
Award Amt \$25,849.24
ADR Neutral Eve Wagner
Consumer Fees \$0.00
Business Fees \$770.00
Total Arbitration Fees \$770.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date

End Date 06/25/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$5,259.81

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 04/17/2003
Arb. Selection Date 06/16/2003
End Date 06/26/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$7,284.92
Award Amt \$0.00
ADR Neutral Steven Schneider
Consumer Fees \$0.00
Business Fees \$70.00
Total Arbitration Fees \$70.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 06/12/2003

Arb. Selection Date

End Date 06/26/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$25,069.33

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/24/2003

Arb. Selection Date

End Date 06/26/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$11,812.58

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/11/2003

Arb. Selection Date

End Date 06/26/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$19,357.31

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$60.00

Total Arbitration Fees \$60.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 03/20/2003
Arb. Selection Date 05/23/2003
End Date 06/26/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$26,696.58
Award Amt \$0.00
ADR Neutral Bradley Webb
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name Bank One Delaware, N.A. v Consumer

Case Type Collection

Start Date 03/14/2003

Arb. Selection Date 05/05/2003

End Date 06/26/2003

Dispute Disposition Dismissed

Prevailing Party Consumer

Non-Consumer Previously a Party** 6

Claim Amt \$6,328.81

Award Amt \$0.00

ADR Neutral Stephen Blumberg

Consumer Fees \$0.00

Business Fees \$420.00

Total Arbitration Fees \$420.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 05/22/2003

Arb. Selection Date

End Date 06/30/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$3,728.17

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

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** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer
Case Type Collection
Start Date 01/30/2003
Arb. Selection Date 04/02/2003
End Date 06/30/2003
Dispute Disposition Settled
Prevailing Party N/A
Non-Consumer Previously a Party** 205
Claim Amt \$26,466.32
Award Amt \$0.00
ADR Neutral Gail Killefer
Consumer Fees \$0.00
Business Fees \$120.00
Total Arbitration Fees \$120.00
Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/30/2003

Arb. Selection Date

End Date 06/30/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$14,643.06

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 01/10/2003

Arb. Selection Date

End Date 06/30/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$12,631.42

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

Case Name MBNA America Bank, N.A. v Consumer

Case Type Collection

Start Date 04/17/2003

Arb. Selection Date

End Date 06/30/2003

Dispute Disposition Settled

Prevailing Party N/A

Non-Consumer Previously a Party** 205

Claim Amt \$15,103.70

Award Amt \$0.00

ADR Neutral N/A

Consumer Fees \$0.00

Business Fees \$35.00

Total Arbitration Fees \$35.00

Individual Represented by Counsel Unknown

* Consumers are defined by California Rules Of Court, Ethics Standards for Neutral Arbitrators in Contractual Arbitration, Standard 2(d) and (e) as consumers and employees who were required to accept an arbitration provision in a contract drafted by a non-consumer or its representative.

** The number of times the non-consumer party has appeared is reported with reference to each reporting period of these statistics.

*** In cases administered under the NAF Code of Procedure, the arbitrator considers all evidence, whether or not there is a response to the claim.

