

Julian Richards
PLAINTIFF(S)

Midland Credit Management Llc
DEFENDANT(S)

DISPOSITION TYPE (CHECK ONE)

- JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.
- ACTION DISMISSED (CHECK REASON):** Rule 12(b), SCRPC; Rule 41(a), SCRPC (Vol. Nonsuit); Rule 43(k), SCRPC (Settled);
 Other
- ACTION STRICKEN (CHECK REASON):** Rule 40(j), SCRPC; Bankruptcy;
 Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award;
 Other
- STAYED DUE TO BANKRUPTCY**
- DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**
 Affirmed; Reversed; Remanded;
 Other

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: See attached order (formal order to follow) Statement of Judgment by the Court:

Appellant appeared pro se before this Court to attempt to compel this matter to arbitration. Counsel for the Respondent appeared and informed this Court of the arbitration provisions contained within the agreement between Appellant and Respondent. These provisions make clear that claims which are filed in small claims court (as was such in this case) and remain in small claims court (this matter was fully adjudicated in small claims court) are not subject to arbitration. Appellant argues that since this case is now on appeal to this Circuit Court, it is no longer in small claims court and therefore may be arbitrated. Respondent contends that this case being heard in an appellate capacity at the circuit court level does not "remove" this case from its original place of filing and adjudication in small claims court for purposes of the arbitration agreement. This Court agrees with Respondent.

ORDER INFORMATION

This order ends does not end the case. See Page 2 for additional information.

For Clerk of Court Office Use Only

This judgment was electronically entered by the Clerk of Court as reflected on the Electronic Time Stamp, and a copy mailed first class to any party not proceeding in the Electronic Filing System on 10/09/2025 .

Julian Richards for Julian Richards
Julian Richards for Julian Richards

RECEIVED
May 26 2026
SC Court of Appeals

NAMES OF TRADITIONAL FILERS SERVED BY MAIL

Court Reporter:

E-Filing Note: The date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.



Aiken Common Pleas

Case Caption: Julian Richards VS Midland Credit Management Llc

Case Number: 2025CP0202168

Type: Order/Electronic Form 4

It Is So Ordered

s/ Walton J. McLeod