## **OPINION SUMMARY**

## MISSOURI COURT OF APPEALS EASTERN DISTRICT

| TD AUTO FINANCE, LLC, | ) | No. ED107438                  |
|-----------------------|---|-------------------------------|
|                       | ) |                               |
| Appellant,            | ) | Appeal from the Circuit Court |
|                       | ) | of St. Louis County           |
| vs.                   | ) |                               |
|                       | ) |                               |
| MICHELLE BEDROSIAN,   | ) | Honorable Richard M. Stewart  |
|                       | ) |                               |
| Respondent.           | ) | Filed: June 16, 2020          |

In this debt-collection action, TD Auto Finance LLC appeals from the circuit court's order denying its motion to compel arbitration.

## REVERSED AND REMANDED

DIVISION THREE HOLDS: The parties formed a valid contract that binds them to arbitrate. The parties clearly and unmistakably intended to delegate threshold arbitrability issues to an arbitrator. Ms. Bedrosian did not levy a direct, specific challenge to the enforceability of the delegation provision. Thus the delegation is valid and enforceable.

Opinion by Angela T. Quigless, J.; Mary K. Hoff, P.J., and Sherri B. Sullivan, J., concur.

Attorneys for Appellant: Jonathan Lewis Shoener, Brain D. Schmalzbach, K. Issac Devyer,

Jared Lee Buchanan, and Melissa M. Taylor

Attorneys for Respondent: Martin L. Daesch and Jesse Barrett Rochman

THIS SUMMARY IS NOT PART OF THE OPINION OF THE COURT. IT HAS BEEN PREPARED FOR THE CONVENIENCE OF THE READER AND SHOULD NOT BE QUOTED OR CITED.