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June 1, 2020

Consumer Financial Protection Bureau Request For Information To Assist the Taskforce on Federal Consumer Financial Law Docket No. CFPB-2020-0013 May 29, 2020

## Dear Director Kraninger:

I am responding to your Request for Information to Assist the Taskforce on Federal Consumer Financial Law.

It is deeply concerning that you have elected to issue an RFI when the country is in the middle of a serious pandemic that has killed over 100,000 and sickened almost two million. There are parents who cannot feed their children. Hard-working people who love this country are being evicted from their homes. Forty million have lost their jobs.

This is a time when American families need the CFPB to protect them from fraud and to help craft solutions to the financial crisis for which they bear no responsibility. It is not the time for your Task Force of questionable legality to embark on an effort to dismantle consumer protection.

I helped coordinate legal scholars' responses to the CFPB's 2018 RFIs related to the Bureau's consumer protection activities. In lieu of asking these scholars to write responses to the current RFI, which duplicates the 2018 RFIs, I have provided the URL for the twelve responses legal academics made in 2018: <a href="https://lawdigitalcommons.bc.edu/cfpb-comments/">https://lawdigitalcommons.bc.edu/cfpb-comments/</a>.

Sincerely,

Kathleen C. Engel, Research Professor of Law Suffolk University Law School