

**From:** Lea Williams  
**To:** 2020-RFI-Taskforce  
**Subject:** Docket No. CFPB-2020-0013  
**Date:** Tuesday, June 02, 2020 12:12:43 AM

---

**CAUTION:** This email originated from a non-government domain. DO NOT click links or open attachments unless you recognize and/or trust the sender. Contact Cybersecurity Incident Response Team (CSIRT) at 202-435-7200 or [report a suspicious email](#).

- I respectfully that the CFPB "NOT CHANGE" consumer protection regulations and move towards further enforcement to include additional enforcement by Attorney Generals.
- 
- We need the CFPB to focus on preventing harm to consumers during the pandemic, not to be distracted by broadly rethinking its mission.
- The Task Force is an illegitimate, stacked group charged with undoing consumer protections and initiating a comment process that will ask groups to take time from responding to the COVID-19 crisis to defend 50 years of consumer protections regulation. These questions are too important to rush through with only limited public engagement during the COVID-19 pandemic.
- Education is never sufficient for consumer protection. Consumers lack the ability to choose their mortgage servicers, debt collectors, and credit reporting agencies who routinely and with disregard to economic and financial damages these institutions allow. Disclosures do little to reveal the risks of complex credit products. We need strong regulation, supervision, and strong enforcement so that financial products and services are safe from the outset and companies do not engage in unfair, deceptive or abusive practices.
- The effectiveness of the CFPB's rules must be measured by how much they help consumers, not by the amount of industry profit. Competition by itself does not produce consumer benefits.

Respectfully,  
L Williams