

**UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING
File No. 2015-CFPB-0029**

DECLARATION OF ALUSHEYI J. WHEELER

District of Columbia:

1. I am counsel for the Consumer Financial Protection Bureau in the above-captioned matter.
 2. On July 8, 2016, I participated in a phone call with Respondents' counsel, Allyson Baker.
 3. During that phone call, I understood Ms. Baker to indicate that Respondents disagreed with the Administrative Law Judge's July 1, 2016 order granting partial summary disposition and intended to present evidence to refute the ALJ's factual findings and legal conclusions.
 3. Later on July 8, 2016 I engaged in an email exchange with Ms. Baker in an effort to clarify Respondents' position regarding this issue.

4. Exhibit A to this Declaration is true and correct copy of that email exchange.

I declare under penalty of perjury pursuant to 28 U.S.C. § 1746 that the foregoing is true and correct.

Executed on July 8, 2016

/s/Alusheyi J. Wheeler

Alusheyi J. Wheeler