

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU

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|----------------------------|---|---------------------------|
| ADMINISTRATIVE PROCEEDING |) | DECLARATION OF |
| File No. 2015-CFPB-0029 |) | HILLARY S. PROFITA |
| |) | |
| In the matter of: |) | |
| |) | |
| INTEGRITY ADVANCE, LLC and |) | |
| JAMES R. CARNES |) | |
| |) | |

I, **HILLARY S. PROFITA**, declare under penalty of perjury that the information set forth below is true and correct:

1. I am an attorney at Venable LLP, which represents Respondents Integrity Advance, LLC and James R. Carnes (together, “Respondents”) in the above-captioned action (the “Action”). I am fully familiar with the facts and circumstances related to the Action. I make this Declaration in support of the Motion for Summary Disposition (the “Motion”) filed by the Respondents.

EXHIBITS

2. Attached as Exhibit 1 is a true and correct copy of an Integrity Advance Loan Application and Agreement (CFPB042566-CFPB042575).

3. Attached as Exhibit 2 is a true and correct copy of excerpts from the transcript of the deposition of James R. Carnes, dated June 17, 2014.

4. Attached as Exhibit 3 is a true and correct copy of a template email sent to Integrity Advance customers (“Welcome Email”) (CFPB035828).

5. Attached as Exhibit 4 is a true and correct copy of a template email sent to Integrity Advance customers (“Reminder Email”) (CFPB036410).

6. Attached as Exhibit 5 is a true and correct copy of excerpts from the transcript of the deposition of Edward N. Foster, dated June 24, 2014.

7. Attached as Exhibit 6 is a true and correct copy of excerpts from the transcript of the deposition of Dr. Manoj Hastak, dated March 11, 2016.

8. Attached as Exhibit 7 is a true and correct copy of a letter from the Delaware Office of the State Bank Commissioner granting renewal of Integrity Advance’s license, dated December 28, 2010.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge and belief.

Dated: New York, New York
May 10, 2016

By: /s/ Hillary S. Profita

Hillary S. Profita