

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

ADMINISTRATIVE PROCEEDING

File No. 2015-CFPB-0029

In the Matter of:

**INTEGRITY ADVANCE, LLC and
JAMES R. CARNES**

Respondents

) **ORDER DIRECTING PARTIES TO
MEET AND CONFER FOR THE
PURPOSE OF ENTERING INTO
JOINT STIPULATIONS OF FACT**

) **Hon. Parlen L. McKenna**

On November 18, 2015, the Consumer Financial Protection Bureau (CFPB) filed a Notice of Charges Seeking Restitution, Disgorgement, Other Equitable Relief, and Civil Money Penalties (Notice). Respondents were served with the Notice on November 19, 2015. On December 11, 2015, Respondents Integrity Advance LLC and James R. Carnes filed an Answer and Affirmative Defenses. On December 21, 2015, Respondents filed a Motion to Dismiss the Notice of Charges (Motion), and requested oral argument on the Motion.

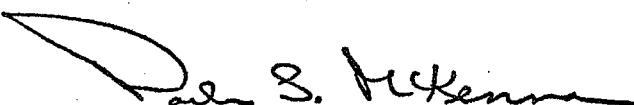
In the interest of further clarifying the facts which (1) are not in dispute and can be stipulated to; and (2) are in dispute such that no stipulations are possible, the parties are hereby directed to meet and confer to categorize such facts into either (1) or (2), above. This required action will narrow the issues in dispute and clarify the positions of the parties in anticipation of the upcoming oral argument on Respondents' Motion to Dismiss.

The parties are encouraged to be comprehensive in their attempts to achieve joint stipulations of fact. Conversely, where either party proposes a stipulation which cannot be agreed to, the other party shall submit a list of controverted issues of fact. In preparing such document, that party shall describe the stipulation of fact proposed by the other party and shall (1) list its objection to that item; (2) state the factual basis of its objection; and (3) specifically

list all legal authority which supports that party's position including statute(s), regulations(s), and / or case law. In addition, the party is directed to please provide the relevant excerpts of said document(s) that it is relying upon.

It is important that the joint submission be comprehensive in order to narrow the issues. Failure to do so will result in a second meet and confer order setting forth deficiencies with their first submission. The parties shall have 14 calendar days from the date of this order to respond.

SO ORDERED.



Hon. Parlen L. McKenna
Administrative Law Judge
United States Coast Guard

Done and dated on this 9th day of March, 2016
Alameda, California.

CERTIFICATE OF SERVICE

I hereby certify that I have served the forgoing *Order Directing Parties to Meet and Confer for the Purpose of Entering Into Joint Stipulations* (2015-CFPB-0029) upon the following parties and entities in this proceeding as indicated in the matter described below:

(Via Fax and email: D05-PF-ALJBALT-ALJDocket)

United States Coast Guard
40 South Gay Street, Suite 412
Baltimore, Maryland 21202-4022
Bus: (410) 962-5100 Fax: (410) 962-1746

**Via Electronic Mail to CFPB Counsel(s) and
CFPB electronic filings@cfpb.gov:**

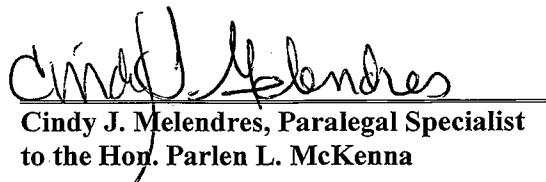
Deborah Morris, Esq.
Email: deborah.morris@cfpb.gov
Craig A. Cowie, Esq.
Email: craig.cowie@cfpb.gov
Alusheyi J. Wheeler, Esq.
Email: alusheyi.wheeler@cfpb.gov
Wendy J. Weinberg, Esq.
Email: wendy.weinberg@cfpb.gov

Vivian W. Chum, Esq.
1700 G Street, NW
Washington, DC 20552
Bus: (202) 435-7786
Fax: (202) 435-7722
Email: vivian.chum@cfpb.gov

Via Electronic Mail to Respondents' Counsel as follows:

Allyson B. Baker, Esq.
Hillary S. Profita, Esq.
Peter S. Frechette, Esq.
Venable LLP
575 7th Street, NW
Washington, C.D., 20004
Bus: (202) 344-4708
Email: abbaker@venable.com
Email: hsprofita@venable.com
Email: psfrechette@venable.com
Email: jpboyd@venable.com

Done and dated this 9th day of March 2016
Alameda, California



Cindy J. Melendres, Paralegal Specialist
to the Hon. Parlen L. McKenna