

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.)
)

ORDER SCHEDULING ORAL ARGUMENT

The Respondents and Enforcement Counsel have filed appeals, challenging the Recommended Decision in this case, and Respondents have requested oral argument. Accordingly, I have determined to conduct oral argument in this appeal on Wednesday, January 11, 2017, at the Securities and Exchange Commission's headquarters building, 100 F Street, N.E., Washington, D.C. 20549, in Hearing Room 2 at 10 a.m. Each side will be allotted thirty minutes to present its argument. By January 4, 2017, each side shall provide to the Bureau's Office of Administrative Adjudication the name of the attorney who will argue. Respondents will open the argument and will be permitted to reserve up to 10 minutes for rebuttal. The argument will be open to the public and the parties will confine their presentations to matters that are on the public record of this case.

In addition to any other argument the parties may make, the parties should be prepared to discuss the effect of 15 U.S.C. 1607(e)(3)(C) on any of the counts in the Notice of Charges.

If either party wishes to provide the Bureau with a short (no more than 300 pages in length) compilation of material to facilitate its presentation during the oral argument, any such compilation must be submitted to the Office of Administrative Adjudication, and served on the opposing party, by 5 p.m. on January 4, 2017. In addition to electronic service, four paper copies of the compilation must simultaneously be provided to the Office of Administrative Adjudication. The compilation may contain only public information that is already in the record of this case.

SO ORDERED.



Richard Cordray
Director
Consumer Financial Protection Bureau

December 14, 2016

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the *Order Scheduling Oral Argument* upon the following parties and entities in Administrative Proceeding 2015-CFPB-0029 as indicated in the manner described below:

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Jameelah Morgan

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Jameelah Morgan
Docket Clerk
Office of Administrative Adjudication
Consumer Financial Protection Bureau

Signed and dated on this 14th day of December,
2016 at Washington, D.C.