

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

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

In the Matter of: ) **JOINT STATEMENT**  
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**INTEGRITY ADVANCE, LLC and )**  
**JAMES R. CARNES, )**  
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**Respondents. )**  
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## **JOINT STATEMENT**

On June 3, 2019, Administrative Law Judge (ALJ) Christine L. Kirby ordered the parties to confer and submit a joint statement by June 21, 2019, addressing three questions: (1) what are the current charges against Respondents, (2) is settlement now a possibility, and (3) if settlement is not a possibility, what preliminary issues need to be addressed before proceeding to a formal hearing.

Enforcement Counsel intends to pursue all of the charges set forth in the November 18, 2015 Notice of Charges if this case moves forward. The parties, however, have conferred and believe that settlement is a possibility. The parties therefore believe it is premature to identify preliminary issues that would need to be addressed before we would proceed to a formal hearing.

The parties request that they be given until July 19, 2019, to discuss settlement and provide the court with another joint statement. The July 19 statement would provide an update regarding the possibility of settlement and, if the parties determine that settlement is not possible, would

identify the preliminary issues that would need to be addressed before proceeding to a formal hearing.

Respectfully submitted,

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**CERTIFICATE OF SERVICE**

I hereby certify that on the 19th day of June 2019, I caused a copy of the foregoing Joint Statement to be filed by electronic transmission (email) with the Office of Administrative Adjudication (CFPB\_electronic\_filings@cfpb.gov), and served by email on Respondents' counsel at the following addresses:

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