

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

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ADMINISTRATIVE PROCEEDING	)	<b>DECLARATION OF</b>
File No. 2015-CFPB-0029	)	<b>PETER S. FRECHETTE</b>
	)	
In the matter of:	)	
	)	
INTEGRITY ADVANCE, LLC and	)	
JAMES R. CARNES	)	
	)	

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I, **PETER S. FRECHETTE**, 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 Opposition To Enforcement Counsel’s Motion for Summary Disposition (the “Opposition”) filed by the Respondents.

**EXHIBITS**

2. Attached as Exhibit 1 is a true and correct copy of the transcript of the investigational hearing of James R. Carnes, dated June 17, 2014.

3. Attached as Exhibit 2 is a true and correct copy of the transcript of the deposition of Dr. Manoj Hastak, dated March 11, 2016.

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: Washington, D.C.  
May 27, 2016

By: /s/ Peter S. Frechette

Peter S. Frechette

**CERTIFICATION OF SERVICE**

I hereby certify that on the 27th day of May, 2016, I caused a copy of the foregoing Proposed Order to be filed by electronic transmission (e-mail) with the U.S. Coast Guard Hearing Docket Clerk ([aljdocketcenter@uscg.mil](mailto:aljdocketcenter@uscg.mil)), Curtis E. Renoe (Curtis.e.renoe@uscg.mil) and Administrative Law Judge Parlen L. McKenna ([cindy.j.melendres@uscg.mil](mailto:cindy.j.melendres@uscg.mil)), and served by electronic mail on the following parties who have consented to electronic service:

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/s/ Peter S. Frechette  
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