

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING  
File No. 2015-CFPB-0029

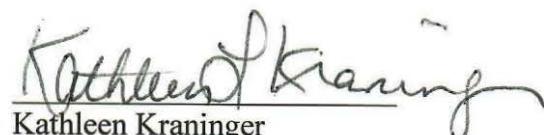
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In the Matter of )  
INTEGRITY ADVANCE, LLC and ) ORDER GRANTING ENFORCEMENT  
JAMES R. CARNES, ) COUNSEL'S MOTION TO ALLOW  
                                  ) TWO ATTORNEYS TO ARGUE  
                                  )  
                                  )

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On November 18, 2020, Enforcement Counsel filed a motion seeking permission to divide its time at the December 8, 2020, oral argument between an attorney from the Bureau's Office of Enforcement and the Bureau's Legal Division. Respondents filed an opposition, expressing concern that, because the Legal Division serves as the legal advisor to the Bureau, it might create a conflict of interest if an attorney from the Legal Division presents argument before the Bureau's Director. There will not be any such conflict. Indeed, nothing in the Bureau's Rules prohibits members of the Legal Division from assisting Enforcement Counsel, even as others serve as decisional employees, so long as they refrain, as they have, from any discussion of this matter. See 12 C.F.R. § 1081.110(e). Accordingly, I GRANT Enforcement Counsel's Motion and Enforcement Counsel may divide its argument time between two attorneys.

SO ORDERED.



Kathleen Kraninger  
Director  
Consumer Financial Protection Bureau

November 24, 2020

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a true and correct copy of the *Order Granting Enforcement Counsel's Motion to Allow Two Attorneys to Argue* 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

Digitally signed by  
Jameelah Morgan  
Date: 2020.11.30  
18:24:24 -05'00'

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

Signed and dated on this 30<sup>th</sup> day of November  
2020 at Washington, D.C.