

**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.** )  
 )  
 )  
 )  
**ENFORCEMENT  
COUNSEL'S NOTICE OF  
WITHDRAWAL OF  
APPEARANCES**

**ENFORCEMENT COUNSEL'S NOTICE OF WITHDRAWAL OF APPEARANCES**

Enforcement Counsel respectfully withdraws the appearances of Craig A. Cowie, Vivian W. Chum, and Wendy J. Weinberg. On November 18, 2015, Mr. Cowie, Ms. Chum, and Ms. Weinberg each entered a Notice of Appearance and Declaration to appear in this matter on behalf of the Bureau of Consumer Financial Protection. The Bureau of Consumer Financial Protection no longer employs Mr. Cowie, Ms. Chum, or Ms. Weinberg. Enforcement Counsel Alusheyi J. Wheeler and Deborah Morris entered appearances on November 18, 2015, and Stephen Jacques and Benjamin J. Clark entered appearances on June 19, 2019. Mr. Wheeler, Ms. Morris, Mr. Jacques, and Mr. Clark are authorized to accept service on behalf of the Bureau of Consumer Financial Protection. *See* 12 C.F.R. § 1081.107(a)(3).

Respectfully submitted,

*Attorneys for Plaintiff  
Bureau of Consumer Financial Protection*

CARA PETERSEN  
*Acting Enforcement Director*

DEBORAH MORRIS  
*Deputy Enforcement Director*

ALUSHEYI J. WHEELER  
*Assistant Litigation Deputy*

/s/ Stephen C. Jacques

Stephen C. Jacques  
*Enforcement Attorney*  
stephen.jacques@cfpb.gov  
202-435-7368

Benjamin J. Clark  
*Enforcement Attorney*  
benjamin.clark@cfpb.gov  
202-435-7871

Bureau of Consumer Financial Protection  
1700 G Street, NW  
Washington, DC 20552

*Enforcement Counsel*

**CERTIFICATE OF SERVICE**

I hereby certify that on the 19th day of June 2019, I caused a copy of the foregoing Enforcement Counsel's Notice of Withdrawal of Appearances 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:

Allyson B. Baker, Esq.  
abbaker@venable.com

Joanna P. Boyd, Esq.  
jpboyd@venable.com

Danielle R. Foley, Esq.  
drfoley@venable.com

Peter S. Frechette, Esq.  
psfrechette@venable.com

Andrew T. Hernacki, Esq.  
athernacki@venable.com

Hillary S. Profitta, Esq.  
hsprofitta@venable.com

Christine E. White, Esq.  
cewhite@venable.com

/s/ Stephen C. Jacques  
Stephen C. Jacques