

EXHIBIT O



Consumer Financial
Protection Bureau

1700 G Street NW, Washington, DC 20552

January 7, 2013

Via USPS Certified Mail

Integrity Advance, LLC
c/o The Corporation Trust Company
Corporation Trust Center, 1209 Orange St.
Wilmington, DE 19801

Re: Civil Investigative Demand served on Integrity Advance, LLC on
January 7, 2013

To whom it may concern:

Attached is a civil investigative demand ("CID") issued to Integrity Advance, LLC, c/o The Corporation Trust Company, by the Consumer Financial Protection Bureau ("CFPB") under 12 C.F.R. § 1080.6 and section 1052(c) of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, 12 U.S.C. § 5562.

Rule 1080.6(c) of the CFPB's Rules Relating to Investigations requires that you contact me as soon as possible to schedule a meeting (by telephone or in person) to be held within ten (10) calendar days of receipt of this CID in order to discuss and attempt to resolve all issues regarding timely compliance with this demand. 12 C.F.R. § 1080.6(c); *see also* CID Instruction B. The rule requires that personnel with the knowledge necessary to resolve any issues regarding compliance participate in this meeting. Please be prepared to discuss your planned compliance schedule and whether it is possible to tier your production by providing portions of the response prior to the due date.

Please contact me as soon as possible to schedule a meeting, which must be held within ten (10) days of receipt of this CID. My telephone number is 202-435-7825. I look forward to your call.

Sincerely,

A handwritten signature in black ink, appearing to read "Kara Miller".

Kara Miller
Enforcement Attorney

Attachment



Consumer Financial
Protection Bureau

United States of America
Consumer Financial Protection Bureau

Civil Investigative Demand

To **INTEGRITY ADVANCE, LLC**
c/o The Corporation Trust Company
Corporation Trust Center, 1209 Orange St.
Wilmington, DE 19801

This demand is issued pursuant to Section 1052 of the Consumer Financial Protection Act of 2010 and 12 C.F.R. Part 1080 to determine whether there is or has been a violation of any laws enforced by the Bureau of Consumer Financial Protection.

Action Required (choose all that apply)

Appear and Provide Oral Testimony

Location of Investigational Hearing	Date and Time of Investigational Hearing
	Bureau Investigators

Produce Documents and/or Tangible Things, as set forth in the attached document, by the following date 02/07/2013

Provide Written Reports and/or Answers to Questions, as set forth in the attached document, by the following date 02/07/2013

Notification of Purpose Pursuant to 12 C.F.R. § 1080.5

The purpose of this investigation is to determine whether online lenders or other unnamed persons have engaged or are engaging in unlawful practices in the advertising, marketing, provision, or collection of small-dollar loan products in violation of Section 1036 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, 12 U.S.C. § 5536, the Truth in Lending Act, 15 U.S.C. § 1601, et seq., the Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq., the Gramm-Leach-Bliley Act, 15 U.S.C. §§ 6802-6809, the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq., or any other Federal consumer financial law. The purpose of this investigation is also to determine whether Bureau action to obtain legal or equitable relief would be in the public interest.

Custodian / Deputy Custodian Deborah Morris (Custodian) / Jennifer Wang (Deputy Custodian) 1750 Pennsylvania Ave., NW, 10th Floor Washington, D.C. 20006	Bureau Counsel Kara Miller / Alusheyi Wheeler 1750 Pennsylvania Ave., NW, 10th Floor Washington, D.C. 20006
Date Issued <u>1/7/2013</u>	Signature  Name / Title Kent Markus / Enforcement Director

Service

The delivery of this demand to you by any method prescribed by the Consumer Financial Protection Act of 2010, 12 U.S.C. § 5562, is legal service. If you fail to comply with this demand, the Bureau may seek a court order requiring your compliance.

Travel Expenses

Request a travel voucher to claim compensation to which you are entitled as a witness before the Bureau pursuant to Section 1052 of the Consumer Financial Protection Act of 2010, 12 U.S.C. § 5562.

Right to Regulatory Enforcement Fairness

The CFPB is committed to fair regulatory enforcement. If you are a small business under Small Business Administration standards, you have a right to contact the Small Business Administration's National Ombudsman at 1-888-REGFAIR (1-888-734-3247) or www.sba.gov/ombudsman regarding the fairness of the compliance and enforcement activities of the agency. You should understand, however, that the National Ombudsman cannot change, stop, or delay a federal agency enforcement action.

Paperwork Reduction Act

This demand does not require approval by OMB under the Paperwork Reduction Act of 1980.