

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 )  
JAMES R. CARNES )  
\_\_\_\_\_  
)

**ORDER SCHEDULING ORAL ARGUMENT**

The Respondents have filed an appeal challenging the Recommended Decision in this case, and Respondents have requested oral argument. Accordingly, I have determined to conduct oral argument in this appeal during the week of December 7, 2020. The argument will be presented virtually, and more details will be provided at a later date. Each side will be allotted thirty minutes to present its argument. By November 30, 2020, each side shall provide to the Bureau's Office of Administrative Adjudication the name of the attorney who will argue. Respondents will open the argument and will be permitted to reserve up to 10 minutes for rebuttal. The argument will be open to the public and the parties will confine their presentations to matters that are on the public record of this case.

If either party wishes to provide the Bureau with a short (no more than 300 pages in length) compilation of material to facilitate its presentation during the oral argument, any such compilation must be submitted to the Office of Administrative Adjudication, and served on the opposing party, by 5 p.m. on November 30, 2020. The compilation may contain only public information that is already in the record of this case.

SO ORDERED.

  
Kathleen L. Kraninger  
Director  
Consumer Financial Protection Bureau

November 7, 2020

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a true and correct copy of the *Order Scheduling Oral Argument* 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

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

Signed and dated on this 4<sup>th</sup> day of November  
2020 at Washington, D.C.