

# EXHIBIT F

**Kim, Thomas (CFPB)**

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**From:** David Souders <SOUNDERS@thewbkfirm.com>  
**Sent:** Wednesday, April 30, 2014 9:57 AM  
**To:** Kim, Thomas (CFPB)  
**Cc:** Mitch Kider; Rosanne Rust; Michael Trabon; Leslie A. Sowers; Gordon, Donald (CFPB); Vazire, Navid (CFPB); Ravener, Kim (CFPB); Auchterlonie, Sarah (CFPB)  
**Subject:** RE: expert depositions

Tom:

In response to your email below regarding additional depositions, we do not believe that additional depositions of either Dr. Crawshaw or Mr. Cascio are necessary or contemplated by the Judge's Order of February 18, 2014, which specifically set the schedule for expert witness depositions and the subsequent filing of expert reports. Had additional depositions of the experts been contemplated, it would have been contained in the initial scheduling order.

As for Mr. Burke, since he was not previously disclosed, Respondents will make Mr. Burke available for deposition prior to his taking the stand in this matter. However, that deposition will be conducted in Philadelphia and the Bureau will be responsible for Mr. Burke's hourly rate for the time spent in the deposition. Since Mr. Burke will not be called during the next scheduled hearing session, we propose a date in the second or third week of June.

Thank you for your attention to this matter.

Dave Souders

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**From:** Kim, Thomas (CFPB) [<mailto:Thomas.Kim@cfpb.gov>]  
**Sent:** Friday, April 25, 2014 9:39 AM  
**To:** David Souders

**Cc:** Mitch Kider; Rosanne Rust; Michael Trabon; Leslie A. Sowers; Gordon, Donald (CFPB); Vazire, Navid (CFPB); Ravener, Kim (CFPB); Auchterlonie, Sarah (CFPB)

**Subject:** expert depositions

Dave:

We'd like to discuss scheduling of expert depositions in light of the rebuttal reports filed this week. Will you make Mr. Cascio and Mr. Burke available for deposition before the hearing recommences? We can check on Dr. Crawshaw's availability as well.

Sincerely,

**Thomas H. Kim**

Enforcement Attorney

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