

**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.**

**JOINT STIPULATED  
MOTION FOR A  
PROTECTIVE ORDER**

**JOINT STIPULATED MOTION FOR A PROTECTIVE ORDER**

Pursuant to 12 C.F.R. §§ 1081.112 and 119, Enforcement Counsel and Respondents Integrity Advance, LLC and James R. Carnes submit the attached Proposed Stipulated Protective Order (Order) and Non-Disclosure Certificate. Recognizing that certain materials at issue in this matter will likely require confidential treatment under 12 C.F.R. §§ 1081.112 and 119, the parties have reached an agreement as to the proper handling and use of such materials.

At this juncture, Enforcement Staff does not anticipate filing documents that would disclose Respondent James R. Carnes’s personal financial information. The Parties intend to negotiate an amendment governing the treatment of James R. Carnes’s personal financial information by March 1, 2016. While the Parties try to negotiate a proposed amendment governing Carnes’s personal financial information, Enforcement

Staff has agreed that, prior to March 1, 2016, it will not file such information without giving Respondents five business days to move this Court for an amendment to the Order to protect such information.

Respectfully submitted,

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**CERTIFICATE OF SERVICE**

I hereby certify that on the 23rd day of December 2015, I caused a copy of the foregoing Joint Stipulated Motion for a Protective Order, along with Attachments A and B to the Motion, to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB\_electronic\_filings@cfpb.gov), the U.S. Coast Guard Hearing Docket Clerk (aljdocketcenter@uscg.mil), Administrative Law Judge Parlen L. McKenna (cindy.j.melendres@uscg.mil), Curtis E. Renoe (Curtis.E.Renoe@uscg.mil), and served by email on the Respondents' counsel at the following addresses:

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