

## Sample Early Warning Notice

Month ##, 20##

[Recipient Name]

[Company Name]

[Street Address]

[City, Street, ST, ZIP Code]

Dear [Recipient Name],

This letter confirms that I called you today in accordance with the Consumer Financial Protection Bureau's discretionary Early Warning Notice process. During our telephone conversation, I notified you that the CFPB's Office of Enforcement is considering recommending that the Bureau take legal action against your client \_\_\_\_\_, and I offered your client the opportunity to make an Early Warning Notice submission. As we discussed, the staff expects to allege that your client violated [...]. In connection with the contemplated action, the staff may seek [...] against your client.

An Early Warning Notice submission is a written statement setting forth any reasons of law or policy why your client believes the Bureau should not take legal action against [HIM, HER, IT]. Any facts presented or factual assertions relied upon by your client in the written statement must be made under oath by someone with personal knowledge of such facts. The written statement shall be submitted on 8.5 by 11 inch paper, double spaced, in at least 12-point type, and no longer than 40 pages, and must be received no later than [DATE – 14 CALENDAR DAYS AFTER TELEPHONE CALL]. To ensure timely delivery, any submission should be e-mailed to [FIRST.LAST@cfpb.gov], or hand-delivered to me at: Consumer Financial Protection Bureau, [], Washington, DC []. Please inform me by no later than [DATE – 7 CALENDAR DAYS AFTER TELEPHONE CALL] whether your client will be making a submission.

Please be advised that the Bureau may use information contained in any submission as an admission, or in any other manner permitted by law, in connection with CFPB enforcement proceedings or otherwise. For your information, I have enclosed a copy of the Early Warning Notice bulletin. Please also be advised that submissions may be discoverable by third parties in accordance with applicable law.

As described more fully in the bulletin, this letter does not create or confer upon any person any substantive or procedural rights or defenses that are enforceable in any manner.

If you have any questions, please contact me at (202) 435-####.

Sincerely,

[Attorney's Name]  
Consumer Financial Protection Bureau  
Enforcement Attorney

Enclosure: Early Warning Notice Bulletin