

**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.**

**CERTIFICATE OF SERVICE**  
**OF NOTICE OF CHARGES**

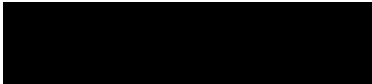
**CERTIFICATE OF SERVICE OF NOTICE OF CHARGES**

I certify that on the 18<sup>th</sup> day of November, 2015, true and correct file-stamped copies of the “Notice of Charges Seeking Restitution, Disgorgement, Other Equitable Relief, and Civil Money Penalties,” filed by the Consumer Financial Protection Bureau (“Bureau”) with the Office of Administrative Adjudication on November 18, 2015, were served on Integrity Advance, LLC and James R. Carnes by sending copies addressed to the following persons by UPS overnight delivery, with confirmation receipt:

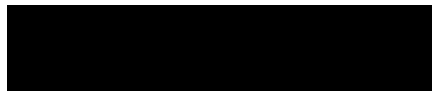
James R. Carnes



James R. Carnes



James R. Carnes



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

**Dated: November 19, 2015**

**/s/ Alusheyi J. Wheeler**

**Alusheyi J. Wheeler**