

# EXHIBIT D

**Gordon, Donald (CFPB)**

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**From:** Gordon, Donald (CFPB)  
**Sent:** Tuesday, January 20, 2015 2:07 PM  
**To:** 'David M. Souders (souders@thewbkfirm.com)'; 'Mitchel H. Kider - Weiner Brodsky Kider PC (kider@thewbkfirm.com)'; 'Sandra Vipond'; 'Michael Trabon (Trabon@thewbkfirm.com)'; 'sowers@thewbkfirm.com'  
**Cc:** Kim, Thomas (CFPB); Ravener, Kim (CFPB); Vazire, Navid (CFPB); Mahmud, Fatima (CFPB); Auchterlonie, Sarah (CFPB)  
**Subject:** In re PHH Corp. et al.

Mr. Souders,

We have reason to believe that the “acquisition agreement” referenced in ECX 747 is different from the CUNA License Agreement. If so, this would indicate that the contractual provision quoted in ECX 747 (or one similar to it) is contained in a separate “acquisition agreement.”

Can you please let us know by close of business Thursday whether or not our understanding is correct?

Additionally, if there is a separate acquisition agreement, we request that, by the close of business on Thursday, you either: (1) identify the Bates number of that agreement if it has been produced; or (2) produce the agreement to the Bureau if it has not been.

If we do not hear back from you by the close of business Thursday, we will assume for purposes of our response to your Motion to Supplement that our understanding is correct.

Thank you in advance for providing us with this information. Please let me know if you have any questions.

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Donald R. Gordon  
Enforcement Attorney  
Consumer Financial Protection Bureau

Tel: 202 435 7357  
Mob: 202 258 1847

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