

Certificate of Service

I hereby certify that on the 20th day of October 2016, I caused a copy of the foregoing Notice of Withdrawal of Appearance, to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB_electronic_filings@cfpb.gov), Administrative Law Judge Christine L. Kirby, and served by email on the Respondents' counsel at the following addresses:

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/s/

Frank Kulbaski