

**UNITED STATES OF AMERICA  
BEFORE THE CONSUMER FINANCIAL PROTECTION BUREAU**

**In the Matter of:**

**Presto Auto Loans, Inc.,**

**Respondent.**

**Administrative Proceeding  
File No. 2016-CFPB-0021**

**SECOND JOINT MOTION TO EXTEND TIME TO ANSWER THE NOTICE OF  
CHARGES & HOLD A SCHEDULING CONFERENCE**

Pursuant to 12 C.F.R. § 1081.115, Enforcement Counsel and Presto Auto Loans, Inc. (“Respondent”) jointly move the Court for an order (1) granting an extension of time by which Respondent may answer the Bureau’s Notice of Charges by twenty one (21) days, and (2) extending the time for holding a scheduling conference by twenty one (21) days. On October 17, 2016, the Court granted the Respondent’s Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference, extending the period of time for Respondent to Answer the Notice of Charges to November 3, 2016 and the time within which to hold the scheduling conference to November 10, 2016. The Parties now jointly request an additional twenty one-day extension to each of these timelines to continue settlement discussions. The factors set forth in 12 C.F.R. § 1081.115 weigh in favor of an extension. Although the Court has granted one extension, the proceeding has been pending for less just one month, the parties are at an ideal stage to discuss settlement because neither Party nor the Court have had to expend significant resources yet, and allowing the Parties to seek early resolution of this matter would not impede the Court’s ability to complete the proceeding in the time specified by 12 C.F.R.



**Certificate of Service**

I hereby certify that on the 27th day of October 2016, I caused a copy of the foregoing Second Joint Motion to Extend Time to Answer the Notice of Charges and Hold a Scheduling Conference, along with Attachment A to the Motion, 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:

Joel Winston, Esq.  
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/s/  
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Rebecca Coleman