

OFFICE OF ADMINISTRATIVE ADJUDICATION 1275 First Street NE, Ste. 732 Washington D.C. 20002 (202) 435-7917

UNITED STATES OF AMERICA Before the CONSUMER FINANCIAL PROTECTION BUREAU

In the Matter of:

AUTO CASH LEASING, L.L.C.,

Respondent.

Administrative Proceeding File no. 2016-CFPB-0017

ORDER GRANTING MOTION TO EXTEND TIME TO ANSWER NOTICE OF CHARGES AND HOLD SCHEDULING CONFERENCE

On September 20, 2016, the Consumer Financial Protection Bureau filed a *Notice of Charges Seeking Civil Monetary Penalties and Other Legal and Equitable Relief* ("*Notice of Charges*") against Respondent, Auto Cash Leasing, L.L.C., alleging Respondent failed to disclose a corresponding annual percentage rate when advertising a periodic interest rate. Respondent accepted service of the *Notice of Charges* on September 22, 2016. Pursuant to 12 C.F.R. § 1081.201, Respondent's Answer is currently due on October 4, 2016.

On October 13, 2016, Respondent filed a *Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference*, requesting that the period of time to respond to the *Notice of Charges* be extended to October 27, 2016, and the time within which to hold the scheduling conference be extended to November 2, 2016. Respondent states that it requires additional time to prepare its defenses due to the delayed delivery of the Notice by its statutory agent and to discuss settlement. Respondent notes that it has conferred with Enforcement Counsel and Enforcement Counsel indicated it would not oppose Respondent's motion. Upon review and finding no prejudice to the parties, I find good cause shown and I **GRANT** Respondent's *Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference*. Accordingly, Respondent's Answer is due on October 27, 2016. The scheduling conference shall be set by separate order.

ORDER

Respondent's Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference is **GRANTED**.

SO ORDERED.

Christine Kirby Digitally signed by Christine Kirby Date: 2016.10.14 11:16:02 -04'00'

HON. CHRISTINE L. KIRBY Administrative Law Judge Consumer Financial Protection Bureau

Signed and dated on this 14th day of October 2016 at Washington, D.C.

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the *Order Granting Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference* upon the following parties and entities in this proceeding as indicated in the manner described below:

Via Electronic Mail to Representatives for Consumer Financial Protection Bureau

Rebecca Coleman @cfpb.gov

Rina Tucker Harris @cfpb.gov

Lauren Black
Lauren.Black@cfpb.gov

Via Electronic Mail to Representatives for Respondent

Brian J. Schulman SchulmanB@gtlaw.com

Jameelah Morgan Digitally signed by Jameelah Morgan Date: 2016.10.14 11:32:31 -04'00'

Jameelah Morgan Docket Clerk Office of Administrative Adjudication Consumer Financial Protection Bureau

Signed and dated on this 14th day of October 2016 at Washington, D.C.