

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

**Administrative Proceeding  
File No. 2016-CFPB-0017**

**In the Matter of:**

**Auto Cash Leasing, LLC,  
  
Respondent.**

**JOINT MOTION TO  
EXTEND TIME TO ANSWER THE  
NOTICE OF CHARGES**

**JOINT MOTION TO EXTEND TIME TO ANSWER  
THE NOTICE OF CHARGES**

Pursuant to 12 C.F.R. § 1081.115, Enforcement Counsel and Auto Cash Leasing, LLC (“Respondent”) jointly move the Court for an order granting an extension of time by which Respondent may answer the Bureau’s Notice of Charges to a time to be set at the scheduling conference. On October 14, 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 October 27, 2016 and the time within which to hold the scheduling conference to November 2, 2016. The Parties do not seek to further postpone the date for the scheduling conference. However, the Parties jointly request the vacatur of the October 27 Answer deadline, to be reset at the November 2 scheduling conference, which will allow the Parties to continue their settlement discussions and to recommend a new Answer deadline based on the progression of those 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 than 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. § 1081.400(a). Although negotiations are ongoing, the Parties believe that there is a reasonable chance to resolve this matter without further litigation.

In light of the foregoing, the Parties hereby jointly move for entry of the Proposed Order included as Attachment A.

Respectfully submitted,

\_\_\_\_\_/s/  
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*Attorney for Respondent  
Auto Cash Leasing, LLC*

**Certificate of Service**

I hereby certify that on the 14th day of October 2016, I caused a copy of the foregoing Joint Motion to Extend Time to Answer the Notice of Charges, 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:

Allen Denson, Esq.  
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/s/  
Rebecca Coleman