UNITED STATES OF AMERICA BEFORE THE CONSUMER FINANCIAL PROTECTION BUREAU

In the Matter of:

Auto Cash Leasing, LLC, Respondent. Administrative Proceeding File No. 2016-CFPB-0017

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 by 21 days.

On December 22, 2016, the Court granted the Parties Joint 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 January 13, 2017 and the time within which to hold the scheduling conference to January 18, 2017. The Parties are still in settlement discussions. Accordingly, the Parties now jointly request an additional 21-day extension, to **February 3, 2017**, for Respondent to Answer the Notice of Charges and an additional 21-day extension for the next scheduling conference to **February 8, 2017**. The factors set forth in 12 C.F.R. § 1081.115 weigh in favor of an extension. Although the Court has granted multiple extensions, the proceeding has been pending for under four months, 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 within the time specified by 12 C.F.R. § 1081.400(a).

Although negotiations are ongoing, the Parties are confident that they will 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,

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Attorney for Respondent Auto Cash Leasing, LLC

Certificate of Service

I hereby certify that on the 11th day of January 2017, 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:

Brian J. Schulman schulmanb@gtlaw.com

/s/ Amanda Krause