

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	M	atter	of.
		LVI		UI

INTERSTATE LENDING, LLC,

Respondent.

Administrative Proceeding File No. 2016-CFPB-0018

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, Interstate Lending LLC, 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 21, 2016. Pursuant to 12 C.F.R. § 1081.201, Respondent's Answer is currently due on October 4, 2016.

On October 3, 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 19, 2016, and the time within which to hold the scheduling conference be extended to October 25, 2016. Respondent states that it requires additional time to prepare its defenses 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 19, 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 L. Digitally signed by Christine L. Kirby

Date: 2016.10.03 15:15:44
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HON. CHRISTINE L. KIRBY Administrative Law Judge Consumer Financial Protection Bureau

Signed and dated on this 3rd 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

Rebecca.Coleman@cfpb.gov

Rina Tucker Harris RinaTucker.Harris@cfpb.gov

Lauren Black
Lauren.Black@cfpb.gov

Via Electronic Mail to Representatives for Respondent

Erik Kosa ekosa@hudco.com

Allen Denson adenson@hudco.com

Jameelah Morgan Digitally signed by Jameelah Morgan Date: 2016.10.03 15:33:33

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

Signed and dated on this 3rd day of October 2016 at Washington, D.C.