

From: Kosa, Erik  
To: [Coleman, Rebecca \(CFPB\)](mailto:Rebecca.Coleman@cfpb.gov)  
Cc: [Denson, Allen](mailto:Denson.Allen@hudco.com); [Krause, Amanda \(CFPB\)](mailto:Amanda.Krause@cfpb.gov)  
Subject: Re: Interstate Consent Order & Stipulation and Amended Notice of Charges  
Date: Tuesday, December 13, 2016 5:43:40 PM

Yes Rebecca go ahead and file. We expect to have the stipulation to you tomorrow.

Erik Kosa  
Hudson Cook LLP  
Direct: 202.715.2007  
Cell: 240.459.2746

Sent from my iPhone

On Dec 13, 2016, at 5:09 PM, Coleman, Rebecca (CFPB) <[Rebecca.Coleman@cfpb.gov](mailto:Rebecca.Coleman@cfpb.gov)> wrote:

Erik,

Just want to confirm we have your consent to file the Amended Notice of Charges. I'd like to get that filed tomorrow so that there won't be a hold up on getting the Consent Order entered once your client signs the stipulation.

Thanks,

Rebecca J. Coleman  
Attorney | Office of Enforcement  
Telephone: 202.435.7541  
Mobile: 202.285.7844  
[Rebecca.Coleman@cfpb.gov](mailto:Rebecca.Coleman@cfpb.gov)  
[consumerfinance.gov](http://consumerfinance.gov)

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Sent from my BlackBerry 10 smartphone.

From: Kosa, Erik  
Sent: Tuesday, December 13, 2016 4:40 PM  
To: Coleman, Rebecca (CFPB); Denson, Allen  
Cc: Krause, Amanda (CFPB)  
Subject: RE: Interstate Consent Order & Stipulation and Amended Notice of Charges

Rebecca,

Our client has agreed to sign the order and will be sending it to us shortly.

Erik

Erik M. Kosa  
Hudson Cook, LLP  
Direct: 202.715.2007 | Cell: 240.459.2746

**HUDSON  
COOK**

The information contained in this transmission may be privileged and may constitute attorney work product. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact Erik Kosa at [ekosa@hudco.com](mailto:ekosa@hudco.com) or 202.715.2007 and destroy all copies of the original message and any attachments.

\* \* \* \* \*

From: Coleman, Rebecca (CFPB) [<mailto:Rebecca.Coleman@cfpb.gov>]  
Sent: Tuesday, December 13, 2016 11:30 AM  
To: Kosa, Erik <[ekosa@hudco.com](mailto:ekosa@hudco.com)>; Denson, Allen <[adenson@hudco.com](mailto:adenson@hudco.com)>  
Cc: Krause, Amanda (CFPB) <[Amanda.Krause@cfpb.gov](mailto:Amanda.Krause@cfpb.gov)>  
Subject: Interstate Consent Order & Stipulation and Amended Notice of Charges

Erik & Allen –

Attached are our revisions based on your comments on the Consent Order & Stipulation and Amended Notice of Charges. I am also attaching a clean version of the Consent & Stipulation.

[Redacted content]

If your client still wishes to proceed with the settlement, please have him sign the clean version of the Stipulation and return it to us. Additionally, please let us know right away if your client plans go forward so that we can file the Amended Notice of Charges right away since this will need to be done before the Consent Order can be entered.

Best Regards,

Rebecca J. Coleman  
Attorney | Office of Enforcement  
Telephone: 202.435.7541  
Mobile: 202.285.7844  
[Rebecca.Coleman@cfpb.gov](mailto:Rebecca.Coleman@cfpb.gov)  
[consumerfinance.gov](http://consumerfinance.gov)

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**Attachment A**