

1 William M Kidwell, Pro-Per
Phoenix Title Loans, LLC
2 6250 E Cheney Drive
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3 480-422-3902

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

7 IN THE MATTER OF:) Administrative Proceeding
8) File No. 2016-CFPB-0020
Phoenix Title Loans, LLC)
9 Respondent) MOTION TO FILE RESPONSE BEYOND
10) DEADLINE
11)
12)

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14 As a Manager for the Respondent in this matter it is with the utmost
15 respect to the Court and to opposing counsel that I request an extension of
16 the deadline to file a response to these proceedings.

17 I am very much aware of the importance and weight of the charges that
18 have been brought against us. I will make no excuses for not having a
19 response prepared in the original allotted time.

20 I wish to state that we are a small business. For the past three years,
21 we have worked endlessly to build a brand and web presence for Phoenix Title
22 Loans, LLC. There is no broad and expansive ad campaign working on our
23 behalf. It is just us. In truth, I have done much of the writing for the
24 sites myself and my focus has been primarily on using relevant keywords to
increase viewership and rank.

25 Upon receipt of Notice of Charges, immediate steps were taken to make
26 all required changes to the website. I also made attempts to contact the
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28

1 attorneys involved for the CFPB by leaving a phone message with the belief
2 that due to the nature of the claim I would hear back quickly.

3 I then moved to other tasks that come with my job which includes,
4 collections, human resources as well as commercial and residential property
5 management. Simply put, I failed to calendar this as a task and lost track of
6 what I was working on. Nothing malicious, no intent, just an honest human
7 mistake.

8 We are working on getting everything compiled for a response to these
9 charges as well as assembling a package for the CFPB in the event of any
10 possible settlement or agreement that might be reached.

11 I can assure all concerned that I do understand the need to act on this
12 matter and that it has taken my top priority. I feel as though Phoenix Title
13 Loans, LLC should not be forced to pay for my error in this matter.

14 With this, I respectfully request of the court and extension that is
15 felt fair by all so that Phoenix Title Loans can fully review, possibly with
16 counsel, and file a correct and timely response in this matter.

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