



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 Matter of:

PHOENIX TITLE LOANS, L.L.C.,

Respondent.

Administrative Proceeding
File no. 2016-CFPB-0020

SCHEDULING CONFERENCE ORDER

On September 20, 2016, the Consumer Financial Protection Bureau filed a *Notice of Charges Seeking Civil Monetary Penalties and Other Legal and Equitable Relief* against Respondent, Phoenix Title Loans, L.L.C., and transmitted the matter to the Office of Administrative Adjudication for adjudication by an Administrative Law Judge.

This administrative proceeding will be governed by the *Rules of Practice for Adjudication Proceedings* (“Rules”) set forth in 12 C.F.R. § 1081 et seq. In accordance with Rule 1081.203, a telephonic scheduling conference will be conducted on:

November 30, 2016 at 11:00 MST (13:00 EST).¹

To ensure the scheduling conference is productive, in accordance with Rule 1081.203(a), the parties are ordered to meet or confer as early as practicable prior to the conference to discuss the nature and basis of their claims and defenses and the possibilities for a prompt settlement or resolution of the case. The parties shall also discuss and agree, if possible on the matters set forth in Rule 1081.203(b) including:

- a. Dates and location of the formal hearing;
- b. Simplification of any or all issues;
- c. Amendments to the pleadings;
- d. Settlement of any issues;
- e. A discovery schedule;

¹ The week prior to the scheduling conference, the parties are to contact Ms. Jameelah Morgan at (202) 435-7917 for specific instructions on initiating the Conference Call.

- f. Whether the parties intend to move for summary disposition of any or all issues;
- g. Whether the parties intend to depose witnesses pursuant to Rule 1081.209;
- h. A schedule for the exchange of expert reports and taking of expert depositions; and
- i. Other matters that may assist in the orderly disposition of the proceeding.

The parties are to use the attached *Scheduling Conference Checklist* to assist them in preparing for the Conference.

Parties are advised to review Rule 1081.120 pertaining to settlement procedures. Pursuant to Rule 1081.120, parties may propose an offer of settlement at any time in an adjudication proceeding. In the event the parties reach a settlement, they are to advise the Office of Administrative Adjudication immediately.

Any administrative questions regarding this *Order* are to be directed to Ms. Jameelah Morgan, Office of Administrative Adjudication, Operations Analyst, at (202) 435-7917.

SO ORDERED.

Christine Kirby Digitally signed by Christine Kirby
Date: 2016.11.04 15:52:43 -04'00'

HON. CHRISTINE L. KIRBY
Administrative Law Judge
Consumer Financial Protection Bureau

Signed and dated on this 4th day of November 2016 at Washington, D.C.

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the *Scheduling Conference Order* 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

Amanda Krause

Amanda.Krause@cfpb.gov

Lauren Black

Lauren.Black@cfpb.gov

Via Electronic Mail to Representatives for Respondent

William "Max" Kidwell

max.kidwell@atlascapitalllc.com

Jameelah
Morgan

Digitally signed by Jameelah
Morgan
Date: 2016.11.04 16:45:27
-04'00'

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

Signed and dated on this 4th day of November 2016 at
Washington, D.C.