



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:**

**PRESTO AUTO LOANS, INC.,**

**Respondent.**

**Administrative Proceeding**  
**File No. 2016-CFPB-0021**

**ORDER GRANTING THIRD JOINT MOTION TO EXTEND TIME TO ANSWER**  
**NOTICE OF CHARGES AND HOLD SCHEDULING CONFERENCE**

On October 28, 2016, this Tribunal granted the *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 November 25, 2016, and the time within which to hold the scheduling conference to November 30, 2016. The Parties now jointly request an additional twenty-one day extension to each of these timelines to continue settlement discussions. Pursuant to 12 C.F.R. § 1081.115 and upon consideration of the Parties' Second Joint Motion to Extend Time to Answer the Notice of Charges and Hold a Scheduling Conference, it is this 22<sup>nd</sup> day of November, 2016, hereby ORDERED that the Parties' Joint Motion is **GRANTED**. Accordingly, Respondent's Answer is due on **December 16, 2016**, and the time for the Parties to hold a scheduling conference shall be extended to **December 21, 2016** at 09:00 MST (11:00 EST).

**ORDER**

*Third Joint Motion to Extend Time to Answer Notice of Charges and Hold Scheduling Conference* is **GRANTED**.

**SO ORDERED.**

Christine L.  
Kirby

Digitally signed by Christine  
L. Kirby  
Date: 2016.11.22 09:20:39  
-05'00'

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

Signed and dated on this 22<sup>nd</sup> 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 *Order Granting Third Joint 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](mailto:Rebecca.Coleman@cfpb.gov)

Amanda Krause

[Amanda.Krause@cfpb.gov](mailto:Amanda.Krause@cfpb.gov)

Lauren Black

[Lauren.Black@cfpb.gov](mailto:Lauren.Black@cfpb.gov)

**Via Electronic Mail to Representatives for Respondent**

Erik Kosa

[ekosa@hudco.com](mailto:ekosa@hudco.com)

Joel Winston

[jwinston@hudco.com](mailto:jwinston@hudco.com)

David Brnilovich

[DBrnilovich@jsslaw.com](mailto:DBrnilovich@jsslaw.com)

Jameelah  
Morgan

Digitally signed by Jameelah  
Morgan  
Date: 2016.11.22 09:23:07  
-05'00'

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

Signed and dated on this 22<sup>nd</sup> day of November 2016 at  
Washington, D.C.