UNITED STATES OF AMERICA BEFORE THE CONSUMER FINANCIAL PROTECTION BUREAU

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Administrative Proceeding File No. 2016-CFPB-0017

Auto Cash Leasing, LLC, Respondent.

JOINT MOTION TO EXTEND TIME TO ANSWER THE NOTICE OF CHARGES

Pursuant to 12 C.F.R. § 1081.115, Enforcement Counsel and Auto Cash Leasing, LLC ("Respondent") jointly move the Court for an order granting an extension of time by which Respondent may answer the Bureau's Notice of Charges by 21 days.

On November 30, 2016, the Court granted the Parties 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 December 23, 2016
and the time within which to hold the scheduling conference to December 28, 2016. The
Parties are still in settlement discussions. Accordingly, the Parties now jointly request
an additional 21-day extension, to **January 13, 2017**, for Respondent to Answer the
Notice of Charges and an additional 21-day extension for the next scheduling conference
to **January 18, 2017**. The factors set forth in 12 C.F.R. § 1081.115 weigh in favor of an
extension. Although the Court has granted three extensions, the proceeding has been
pending for just three months, the Parties are at an ideal stage to discuss settlement
because neither Party nor the Court have had to expend significant resources yet, and
allowing the Parties to seek early resolution of this matter would not impede the Court's

ability to complete the proceeding within the time specified by 12 C.F.R. § 1081.400(a). Although negotiations are ongoing, the Parties believe that there is a reasonable chance to resolve this matter without further litigation.

In light of the foregoing, the Parties hereby jointly move for entry of the Proposed Order included as Attachment A.

Respectfully submitted,

/s/____

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Attorneys for Consumer Financial Protection Bureau Attorney for Respondent Auto Cash Leasing, LLC

Certificate of Service

I hereby certify that on the 21st day of December 2016, I caused a copy of the foregoing Joint Motion to Extend Time to Answer the Notice of Charges, along with Attachment A to the Motion, to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB_electronic_filings@cfpb.gov), Administrative Law Judge Christine L. Kirby, and served by email on the Respondents' counsel at the following addresses:

Brian J. Schulman schulmanb@gtlaw.com

/s/	
Amanda Krause	