UNITED STATES OF AMERICA BEFORE THE CONSUMER FINANCIAL PROTECTION BUREAU

In the Matter of:

Phoenix Title Loans, L.L.C.,

Administrative Proceeding File No. 2016-CFPB-0020

Respondent.

JOINT MOTION TO EXTEND TIME TO HOLD A SCHEDULING CONFERENCE

Pursuant to 12 C.F.R. § 1081.115, Enforcement Counsel and Phoenix Title Loans, LLC ("Respondent") jointly move the Court for an order granting an extension of time to hold a scheduling conference in this matter by twenty-one (21) days. On November 4, 2016, the Court granted the Respondent's Motion to File Response Beyond the Deadline, extending the period of time for Respondent to Answer the Notice of Charges to November 18, 2016. On November 23, 2016, Respondent filed its Answer, and on November 30, 2016 the Court held a telephonic scheduling conference at which the parties agreed to postpone the scheduling conference to a later date in order to pursue settlement negotiations. On January 21, 2017, the parties filed a Joint Status Update informing the Court that negotiations had not been fruitful and requesting that the Court set a date for the scheduling conference.

The Parties now jointly request that the Court postpone the scheduling conference by twenty-one (21) days because the parties believe they are close to reaching an agreement in this matter. The factors set forth in 12 C.F.R. § 1081.115 weigh in favor of an extension. Although the Court has granted two extensions, 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 in the time specified by 12 C.F.R. § 1081.400(a). Although negotiations are ongoing, the Parties believe that they will be able 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/Rebecca Coleman

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Pro Se

Certificate of Service

I hereby certify that on the 30th day of January 2017, I caused a copy of the foregoing Joint Motion to Extend Time to Hold a Scheduling Conference, 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 Respondent at the following addresses:

Alfonso Larriva@AtlasCapitalLLC.com

William Kidwell Max.Kidwell@AtlasCapitalLLC.com

<u>/s/Rebecca Coleman</u>
Rebecca Coleman