

UNITED STATES OF AMERICA

Before the

CONSUMER FINANCIAL PROTECTION BUREAU

This form shall be filed at or before the time at which the signatory submits papers or otherwise appears in Bureau adjudication proceedings. By signing below, you certify that you are qualified as provided in Sections 1081.107(a)(1) or 1081.107(a)(2) of the Rules of Practice for Adjudication Proceedings (Rules) (12 CFR part 1081), are authorized to represent the party noted below, and are authorized to and will accept service for all filings on behalf of said party at the addresses set forth below as required by Section 1081.107(a)(3) of the Rules.

In the Matter of:

INTEGRITY ADVANCE, LLC and  
JAMES R. CARNES,  
Respondents.

ADMINISTRATIVE PROCEEDING

File No. 2015 - CFPB - 29

NOTICE OF APPEARANCE AND DECLARATION

To: The clerk of the Office of Administrative Adjudication and all parties of record

I am authorized to appear in this case as:



an attorney



a non-attorney

on behalf of Integrity Advance, LLC and James R. Carnes

Date: 8/4/2020



*Signature*

**Richard J. Zack**

*Printed Name*

**77142 (PA)**

*Bar/Attorney number and State of admission  
(if applicable)*

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*Electronic or other address to be served  
(if different from above)*

## Statement of Good Standing

I, Richard Zack, hereby certify that I am a member in good standing of the bar of Pennsylvania and am not currently suspended or debarred from practice before the Bureau, by a court of the United States or of any State, the District of Columbia, the commonwealth of Puerto Rico, or any territory or possession of the United States.

8/4/2020

\_\_\_\_\_  
Date

A handwritten signature in black ink, appearing to be 'R. Zack', written over a horizontal line.

\_\_\_\_\_  
Signature

**CERTIFICATE OF SERVICE**

I hereby certify that on the 4th day of August, 2020, I caused a true and correct copy of the foregoing Notice of Appearance to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB\_electronic\_filings@cfpb.gov), and served by email on the following parties:

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