

Ok, great.	. This blog	lives on o	ur website	and was	authored	by Stacy	Canan,	head of	f the	Office f	or
Older Am	ericans.										

David Mayorga

Senior Spokesperson

Office of Communications | External Affairs

Consumer Financial Protection Bureau

E: (b)(6)

O: (b)(6)

Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.

From: Czwartacki, John S. EOP/OMB (b)(6)

Sent: Thursday, January 18, 2018 3:20 PM

To: McLeod, Mary (CFPB); Fulton, Kate (CFPB); Mayorga, David (CFPB); Howard, Jennifer (CFPB); Johnson, Brian (CFPB); Czwartacki, John (Detailee)(CFPB)

Cc: Burris, Meghan K. EOP/OMB; Gilford, Samuel (CFPB); Chea, Keo (CFPB); Ellis, Elizabeth (CFPB); Galicia, Catherine (CFPB); Hand, Delicia (CFPB); Martinez, Zixta (CFPB); Parker Rose, Cheryl (CFPB); Pope, David (CFPB); Smith, Daniel (CFPB); Holland, Megan (CFPB); Doyle, Emma (Detailee)(CFPB); Pippin, Matthew (CFPB); Muniz, Brenda (CFPB); D'Angelo, Chris (CFPB); Schumach, Samuel (CFPB); CFPBPress

Subject: RE: Daily Press Download

David, then you should feel free to share and put the word out as you described.

From: McLeod, Mary (CFPB) (b)(6) Sent: Thursday, January 18, 2018 3:18 PM To: Fulton, Kate (CFPB) (b)(6) Czwartacki, John S. EOP/OMB (b)(6) (b)(6)Mayorga, David (CFPB) (b)(6) Howard, Jennifer Johnson, Brian (CFPB) (b)(6) (CFPB) (b)(6) Czwartacki, John (Detailee)(CFPB) (b)(6) Cc: Burris, Meghan K. EOP/OMB (b)(6) Gilford, Samuel (CFPB) <Samuel Chea, Keo (CFPB) (b)(6) (b)(6)Ellis, Elizabeth (CFPB) <Elizabeth. (b)(6) Galicia, Catherine (CFPB) (b)(6) Hand, Delicia (CFPB) Martinez, Zixta (CFPB) (b)(6) (b)(6)Parker Rose, Cheryl Pope, David (CFPB) (b)(6) (CFPB) (b)(6) Smith, Daniel (CFPB) (b)(6) Holland, Megan (CFPB) (b)(6) Doyle,

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gov>; Muniz, Brenda (CFPB) (b)(6) D'Angelo, Chris (CFPB) < Christopher.
(b)(6) Schumach, Samuel (CFPB) (b)(6) CFPBPress
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(CFPB) (b)(6)		Martinez, Zixta	(CFPB) (b)(6)		F	Parker Rose,
Cheryl (CFPB) (b)(6)		Pope, D	avid (CFPB)	(b)(6)		Smith, Daniel
(CFPB) (b)(6)		Holland, Megar	n (CFPB) (b)(6	3)		Doyle, Emma
(Detailee)(CFPB) (b)(6)	ı	Pippi	n, Matthew (CFPB) (b)(6)		
Muniz, Brenda (CFPB) (b)(6)		D'Angelo, C	Chris (CFPB) (b)(6)		
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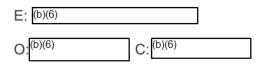
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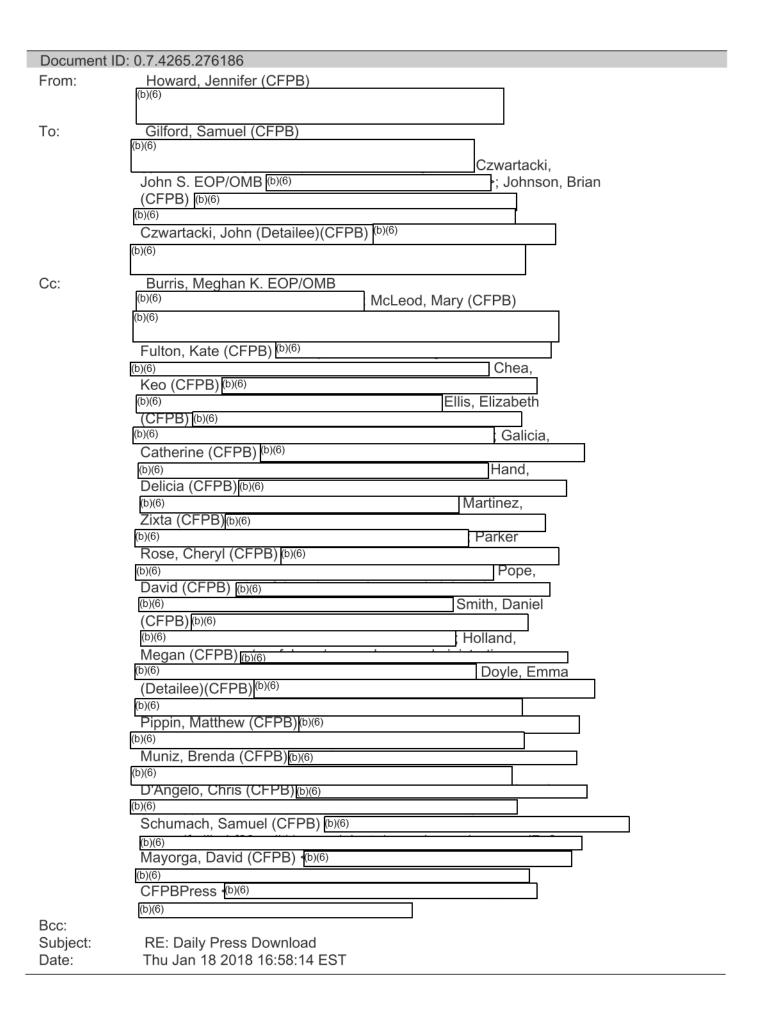
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Just as a reminder, attaching the prepaid presser from last week.
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* Request: I'm working on figuring out what different financial regulatory agencies will do if there's a shutdown. Could you tell me what happens at the CFPB (if anything) if government funding isn't renewed?
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* Request: I saw a statement from yesterday regarding the impending RFIs and was wondering if the CFPB could indicate how many RFIs it intends to issue this year, and what areas they will be focusing on?
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James Koren, LA Times: Received yesterday pm, deadline COB today
* Request:
I'm putting together a story about a mortgage banker the CFPB fined back in 2016 over some alleged RESPA violations. You might recall the case – David Eghbali, a top producer for Wells Fargo in Beverly

Hills. He's filed a lawsuit against Wells, and while the CFPB isn't a party in the case, the suit paints a pretty bad picture of the agency. Basically, he says he told the CFPB about the mortgage rate-lock shenanigans at Wells – the ones CFPB started looking into, more than a year later – and that his alleged misconduct was a workaround he came up with to try to shield his customers from those bogus rate-lock fees. A bigger issue is that I looked back at the CFPB statement about Eghbali from May 2016, and it paints a picture of a guy who was undercharging some customers and overcharging others. But what he's alleging here, and what he claims was argued to CFPB, to no avail – is that customers themselves were never overcharged. Rather, he says Wells Fargo itself might have paid more fees in some cases, but that customers never did. The whole point of his "scheme" was to get the bank to cover the fees it should have been covering in the first place and not have customers pay them. So, basically, he's alleging here that CFPB targeted him for a scheme that helped consumers get around a bad practice being perpetrated by a major bank – a bad practice that, by the way, it appears CFPB didn't start looking into until much, much later. Would love to discuss, but more importantly I want to give the bureau a chance to respond to this.

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(b)(5)	
*	Comms Update: (b)(5)
(b)(5)	



Attachments:
Ok, thanks. All set then. Have a nice evening.
Jen Howard
Consumer Financial Protection Bureau
E: (b)(6)
O: (b)(6) C:
From: Gilford, Samuel (CFPB) Sent: Thursday, January 18, 2018 4:46 PM To: Howard, Jennifer (CFPB); Czwartacki, John S. EOP/OMB; Johnson, Brian (CFPB); Czwartacki, John (Detailee)(CFPB) Cc: Burris, Meghan K. EOP/OMB; McLeod, Mary (CFPB); Fulton, Kate (CFPB); Chea, Keo (CFPB); Ellis, Elizabeth (CFPB); Galicia, Catherine (CFPB); Hand, Delicia (CFPB); Martinez, Zixta (CFPB); Parker Rose, Cheryl (CFPB); Pope, David (CFPB); Smith, Daniel (CFPB); Holland, Megan (CFPB); Doyle, Emma (Detailee)(CFPB); Pippin, Matthew (CFPB); Muniz, Brenda (CFPB); D'Angelo, Chris (CFPB); Schumach, Samuel (CFPB); Mayorga, David (CFPB); CFPBPress Subject: RE: Daily Press Download
Sorry for any crossed wires, I already shared it as background from a CFPB spokesperson.
From: Howard, Jennifer (CFPB) Sent: Thursday, January 18, 2018 4:44 PM To: Czwartacki, John S. EOP/OMB; Johnson, Brian (CFPB); Czwartacki, John (Detailee)(CFPB) Cc: Burris, Meghan K. EOP/OMB; Gilford, Samuel (CFPB); McLeod, Mary (CFPB); Fulton, Kate (CFPB); Chea, Keo (CFPB); Ellis, Elizabeth (CFPB); Galicia, Catherine (CFPB); Hand, Delicia (CFPB); Martinez, Zixta (CFPB); Parker Rose, Cheryl (CFPB); Pope, David (CFPB); Smith, Daniel (CFPB); Holland, Megan (CFPB); Doyle, Emma (Detailee)(CFPB); Pippin, Matthew (CFPB); Muniz, Brenda (CFPB); D'Angelo, Chris (CFPB); Schumach, Samuel (CFPB); Mayorga, David (CFPB); CFPBPress Subject: RE: Daily Press Download
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(b)(5)

Consumer Financial Protection Bureau	
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Sasha:	
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Auto finance news:	
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LA Times:	
AP:	•
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Jen Howard

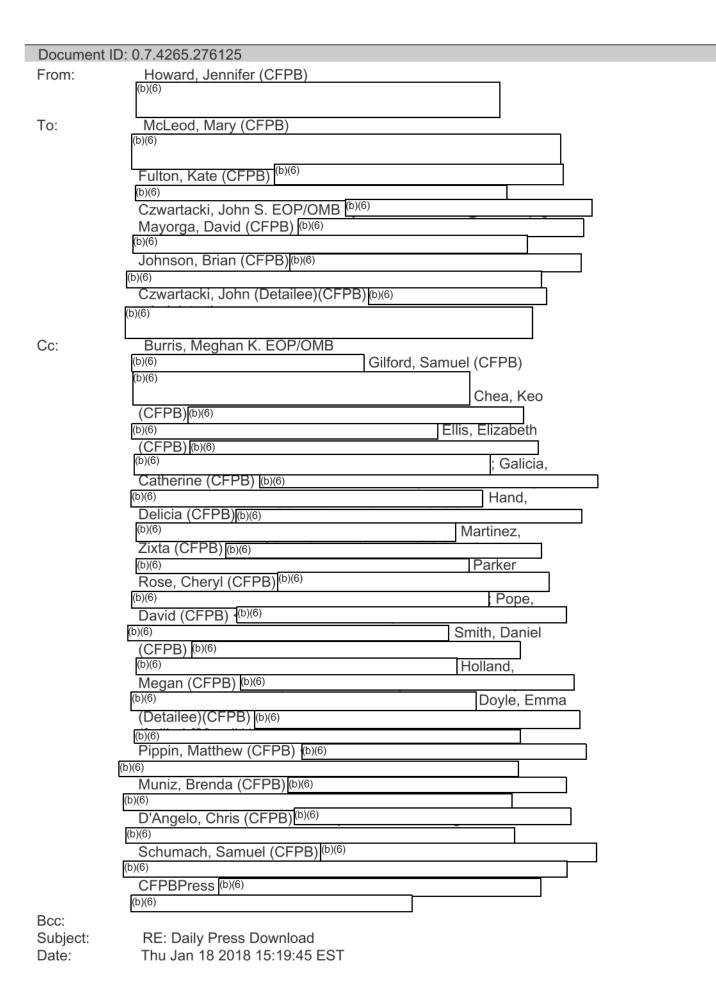
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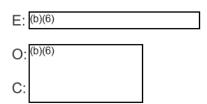


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Jen Howard

Consumer Financial Protection Bureau



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	James Kore	en, LA Times: Received yesterday pm, deadline COB today
	* Requ	uest:
	RESPA vio Hills. He's for pretty bad pretty bad pretty bad pretty bad pretty bad pretty bat what he themselves some cases cover the fee basically, he bad practically that the start looking bureau a check the start bad pretty bureau a check basically but bad pretty bad	together a story about a mortgage banker the CFPB fined back in 2016 over some alleged lations. You might recall the case – David Eghbali, a top producer for Wells Fargo in Beverly iled a lawsuit against Wells, and while the CFPB isn't a party in the case, the suit paints a picture of the agency. Basically, he says he told the CFPB about the mortgage rate-lock as at Wells – the ones CFPB started looking into, more than a year later – and that his conduct was a workaround he came up with to try to shield his customers from those bogus es. A bigger issue is that I looked back at the CFPB statement about Eghbali from May to paints a picture of a guy who was undercharging some customers and overcharging others as alleging here, and what he claims was argued to CFPB, to no avail – is that customers were never overcharged. Rather, he says Wells Fargo itself might have paid more fees in a, but that customers never did. The whole point of his "scheme" was to get the bank to see it should have been covering in the first place and not have customers pay them. So, e's alleging here that CFPB targeted him for a scheme that helped consumers get around a e being perpetrated by a major bank – a bad practice that, by the way, it appears CFPB didning into until much, much later. Would love to discuss, but more importantly I want to give the hance to respond to this.
(5)		gested response: (b)(5)
(0)		
	* Fron	t office feedback:
	Pending inc	coming
	Ken Sweet	Associated Press: Received Dec. 29, no deadline.
		uest: He asks if Acting Director Mulvaney's calendar will be published at some point here: ww.consumerfinance.gov/about-us/the-bureau/leadership-calendar/<<;; as with Cordray.

	*	(b)(5)	
		Suggested response:	
(b)(5)	*	Front office feedback:	
	*	Comms Update: (b)(5)	
(b)(5)		Commo opadio.	

	: 0.7.4265.20639				
From:	Wells, John (CFPB)				
	(5)(6)				
To:	Ehrlich, Jeffrey (CFPB)				
10.	(b)(6)				
	Donoghue,				
	Kristen (CFPB) (b)(6)				
	(b)(6)				
Cc:	Petersen, Cara (CFPB)				
Bcc:					
Subject:	RE: findings of fact and conclusions of law attached				
Date:	Sat Jan 20 2018 17:16:05 EST				
Attachments:	· ·				
	313 - Plaintiffs Post-Trial Brief.pdf				
	319 - final FFCL.pdf				
Here are the	post-trial briefs, with the court's findings of facts and conclusions of law from yesterday				
	Ill in one place. (b)(5)				
0)(5)					
From: Ehrlich	, Jeffrey (CFPB)				
	y, January 20, 2018 4:09 PM				
	e, Kristen (CFPB); Wells, John (CFPB)				
	Cara (CFPB)				
Subject: RE: f	Subject: RE: findings of fact and conclusions of law attached				
I'll make it wo	rk. Thanks.				
Jeff Ehrlich					
Office: (b)(6)					
Mobile					
From: Donogl	nue, Kristen (CFPB) (b)(6)				
Date: January	/ 20, 2018 at 3:32:22 PM EST				
To: Wells, John (CFPB) (b)(6) Ehrlich, Jeffrey (CFPB) (b)(6)					
Cc: Petersen,	Cara (CFPB) (b)(6)				

Subject:	RE:	findings	of fact	and	conclusions	of law	attached

Thanks. I also included John on the invitation. Jeff, your availability wouldn't come up on my outlook for some reason. I chose 11, when the rest of us are available, and which hopefully gives you a bit of breathing room in the morning.

From: Wells, John (CFPB) Sent: Saturday, January 20, 2018 2:22 PM To: Ehrlich, Jeffrey (CFPB); Donoghue, Kristen (CFPB) Subject: Re: findings of fact and conclusions of law attached					
can get online and send the post trial briefing late this afternoon.					
From: Ehrlich, Jeffrey (CFPB) (b)(6) Date: January 20, 2018 at 1:56:19 PM EST To: Donoghue, Kristen (CFPB) (b)(6) Cc: Wells, John (CFPB) (b)(6) Subject: Re: findings of fact and conclusions of law attached					
I've only read the order on my phone and I won't be able to talk to the team until Monday afternoon. I'll					
get home after 1 a.m. Monday morning, so I'm not going to have much time to prepare. (b)(5)					
l'Il do my best if we have to meet Monday morning. Copying John, who I'll talk to first thing Monday about this and who might be able to circulate the briefs. (I don't have my computer with me.). Might make sense to include John in the meeting.					
Jeff Ehrlich					
Office. Provide the control of the c					
Mobile:					
From: Donoghue, Kristen (CFPB) (b)(6) Date: January 20, 2018 at 1:12:32 PM FST					

To: Ehrlich, Jeffrey (CFPB) (b)(6) Subject: Re: findings of fact and conclusions of law attached
(b)(5)
From: Ehrlich, Jeffrey (CFPB) (b)(6) Date: January 20, 2018 at 12:33:27 PM EST To: Donoghue, Kristen (CFPB) (b)(6) Subject: Re: findings of fact and conclusions of law attached
Monday morning? Is this urgent? I'd like to be able to read the opinion and think about it more before I have to discuss it. Also, my Monday is really busy. Any chance we could push this to Tuesday? If not, I'll be ready, but I'd really like a little more time. Thanks.
Jeff Ehrlich
Office: (b)(6) Mobile:
From: Donoghue, Kristen (CFPB) (b)(6) Date: January 20, 2018 at 9:30:16 AM EST To: Ehrlich, Jeffrey (CFPB) (b)(6) Subject: Fwd: findings of fact and conclusions of law attached
FYI - I will look for time Monday morning.
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)

Date: January 19, 2018 at 10:44:29 PM EST To: Donoghue, Kristen (CFPB) (b)(6) (b)(6) D'Angelo, Chris (CFPB) (b)(6)				
Cc: Petersen, Cara (CFPB) (b)(6)				
Subject: RE: findings of fact and conclusions of law attached				
Thanks for passing along. I would like to meet on Monday morning to discuss (this group plus the relevant LD). When are people available?				
Thanks,				
Eric				
From: Donoghue, Kristen (CFPB) Sent: Friday, January 19, 2018 7:12 PM To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Cc: Petersen, Cara (CFPB) (b)(6) Subject: Fwd: findings of fact and conclusions of law attached				
Chris and Eric - we just received an order in the Cash Call case. The court denied restitution and an injunction and imposed a tier one penalty of \$10 million.				
I have not yet had a chance to read this closely but wanted to share right away.				
Kristen				
From: Ehrlich, Jeffrey (CFPB) (b)(6) Date: January 19, 2018 at 6:18:28 PM EST To: Donoghue, Kristen (CFPB) (b)(6) (b)(6) Petersen, Cara (CFPB) (b)(6) Subject: Fwd: findings of fact and conclusions of law attached				
Here's the order.				
Jeff Ehrlich				

Office: (b)(6) Mobile:
From: Martikan, Owen (CFPB) (b)(6) Date: January 19, 2018 at 6:16:07 PM EST To: Wells, John (CFPB) (b)(6) Cc: Coll, Christina (CFPB) (b)(6) Reiferson, Barry (CFPB) (b)(6) Subject: findings of fact and conclusions of law attached
Owen P. Martikan
Enforcement Attorney
Telephone: (b)(6) www.consumerfinance.gov

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Document ID: 0.7.4265.283561
From: Donoghue, Kristen (CFPB) (b)(6)
To: D'Angelo, Chris (CFPB)
Cc: Bcc: Subject: Re: Golden Valley Date: Mon Jan 15 2018 17:05:07 EST Attachments:
Ok
From: D'Angelo, Chris (CFPB) (b)(6) Date: January 15, 2018 at 5:03:19 PM EST To: Donoghue, Kristen (CFPB) (b)(6) Subject: Re: Golden Valley
Thanks for sharing.
I'll try to find you in the morning on this before the meeting with Eric. I have a couple of thoughts.
From: Donoghue, Kristen (CFPB) (b)(6) Date: January 13, 2018 at 12:29:29 PM EST To: D'Angelo, Chris (CFPB) (b)(6) Subject: FW: Golden Valley
FYI
From: Cowie, Craig (CFPB) Sent: Saturday, January 13, 2018 12:01 PM To: Donoghue, Kristen (CFPB); Morris, Deborah (CFPB); Petersen, Cara (CFPB) Subject: RE: Golden Valley

(b)(5)
Oncie Courie
Craig Cowie
Assistant Litigation Deputy
Office of Enforcement
Consumer Financial Protection Bureau
Telephone (b)(6)
(b)(6)
consumerfinance.gov
Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.
From: Donoghue, Kristen (CFPB) Sent: Saturday, January 13, 2018 11:46 AM To: Morris, Deborah (CFPB); Cowie, Craig (CFPB); Petersen, Cara (CFPB) Subject: Fwd: Golden Valley

From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: January 13, 2018 at 10:56:29 AM EST To: Donoghue, Kristen (CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley	D'Angelo, Chris (CFPB) ^{(b)(6)}
Thanks.	
(b)(5)	
Thanks,	
Eric	
From: Donoghue, Kristen (CFPB) Sent: Saturday, January 13, 2018 10:42 AM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley	D'Angelo, Chris (CFPB)
(b)(5)	
(b)(5) I will ask the te	am to research options. (b)(5)
(b)(5)	
(b)(5)	We will think about this and get back to you.

From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)	
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6)	Donoghue, Kristen (CFPB) (b)(6)
(b)(6) Subject: RE: Golden Valley	
,	
(b)(5)	
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Saturday, January 13, 2018 5:49 AM To: D'Angelo, Chris (CFPB) (b)(6) Subject: Golden Valley	Donoghue, Kristen (CFPB) ^{(b)(6)}
(b)(5)	
Thanks,	
Eric	
Eric Blankenstein	
Senior Advisor, Director's Front Office	
(b)(6)	
(office)	
(cell)	

Document ID: 0.7.4265.107775
From: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
To the Company of the
To: Donoghue, Kristen (CFPB)
D'Angelo,
Chris (CFPB) ^{(b)(6)}
(b)(6)
Cc:
Bcc:
Subject: RE: Golden Valley Date: Sat Jan 13 2018 11:09:57 EST
Attachments:
Also, Chris and I spoke a little bit yesterday (b)(5)
(b)(5)
Thanks,
mariko,
Eric
From: Donoghue, Kristen (CFPB)
Sent: Saturday, January 13, 2018 10:42 AM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)
Subject: RE: Golden Valley
(b)(5)
(b)(5) I will ask the team to research options. (b)(5)
(b)(5) We will think about this and get back to you.

From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)	
Date: January 13, 2018 at 5:55:46 AM EST	Depositive Visitor (CERR) (b)(6)
To: D'Angelo, Chris (CFPB) (b)(6)	Donoghue, Kristen (CFPB) (b)(6)
Subject: RE: Golden Valley	
(b)(5)	
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Saturday, January 13, 2018 5:49 AM To: D'Angelo, Chris (CFPB) (b)(6) Subject: Golden Valley	Donoghue, Kristen (CFPB) (b)(6)
(b)(5)	
Thomas	
Thanks,	
Eric	
Eric Blankenstein	
Senior Advisor, Director's Front Office	
(b)(6)	
(office)	
(cell)	
1	

Document ID: 0.7.4265.107933
From: Morris, Deborah (CFPB)
(b)(6)
Total Consist (OFPR)
To: Cowie, Craig (CFPB)
Donoghue,
Kristen (CFPB) (b)(6)
(b)(6) ; Petersen,
Cara (CFPB) (b)(6)
Cc:
Bcc:
Subject: RE: Golden Valley
Date: Sat Jan 13 2018 14:23:58 EST
Attachments:
(b)(5)
Confidentiality Nation: If you received this amail by mistake, you should notify the conder of the mistake
Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any
privileges.
From: Cowin Craig (CEDR)
From: Cowie, Craig (CFPB) Sent: Saturday, January 13, 2018 12:01 PM
To: Donoghue, Kristen (CFPB); Morris, Deborah (CFPB); Petersen, Cara (CFPB)
Subject: RE: Golden Valley
(b)(5)
N=-//

AVE.
b)(5)
Craig Cowie
Assistant Litigation Deputy
Office of Enforcement
Consumer Financial Protection Bureau
Telephone: (b)(6)
(b)(6)
consumerfinance.gov
Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.
From: Donoghue, Kristen (CFPB) Sent: Saturday, January 13, 2018 11:46 AM To: Morris, Deborah (CFPB); Cowie, Craig (CFPB); Petersen, Cara (CFPB) Subject: Fwd: Golden Valley
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: January 13, 2018 at 10:56:29 AM EST To: Donoghue, Kristen (CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)
(b)(6)

Subject: RE: Golden Valley	
Thanks.	
(b)(5)	
Thanks,	
Eric	
From: Donoghue, Kristen (CFPB) Sent: Saturday, January 13, 2018 10:42 To: Blankenstein, Eric (Detailee)(CFPB (b)(6) Subject: RE: Golden Valley	2 AM (b)(b)(6) D'Angelo, Chris (CFPB)
5VE)	
b)(5)	
o)(5) (b)(5)	I will ask the team to research options.(b)(5)
(5/6)	
(b)(5)	We will think about this and get back to you.
From: Blankenstein, Eric (Detailee)(CFD Date: January 13, 2018 at 5:55:46 AM To: D'Angelo, Chris (CFPB) (b)(6)	PB) ^{(b)(6)} EST Donoghue, Kristen (CFPB) (b)(6)
Subject: RE: Golden Valley	

(b)(5)	
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Saturday, January 13, 2018 5:49 AM To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Subject: Golden Valley	Donoghue, Kristen (CFPB) ^{(b)(6)}
b)(5)	
Thanks, Eric	
Eric Blankenstein Senior Advisor, Director's Front Office (b)(6) (office) (cell)	

Decument ID:	: 0.7.4265.224130	
From:	Blankenstein, Eric (Detailee)(CFPB)	
To:	Mulvaney, Mick (CFPB)	
	(b)(6)	
Cc:		
Bcc:		
Subject:	RE: Golden Valley	
Date: Attachments:	Thu Jan 11 2018 18:49:25 EST	
Attachments.	Dkt. 1 - Complaint 4.27.17.pdf Dkt. 62 - second amended MTD.PDF	
	Dkt. 85 - amicus brief by Oklahoma.pdf	
	Dkt. 94 - amicus brief by New Mexico.pdf	
Mick -		
WHOR		
	ts you requested are attached. I am planning on getting hard copies to James before you	
leave for your	flight tomorrow.	
(b)(5)		
Please let me	know if you need anything else.	
i loade let ille	Know it you need arrything cloc.	
Thanks,		
E.:		
Eric		
From: Mulvan	ey, Mick (CFPB)	
Sent: Thursda	ay, January 11, 2018 6:29 PM	
	To: Blankenstein, Eric (Detailee)(CFPB) (b)(6)	
Subject: Golden Valley		
Eric:		
	king the time to sit down to go over this in detail today. Following up on our meeting, I'd	
like to see the	Tollowing:	

1)	The complaint
2)	The D's brief on the motion
3)	The amici from the states
b)(5)	
I thir was	nk that is it. Thanks again. I thought this was as good a discussion on a lawsuit as I've had since I practicingeven if it was so heavy into choice-of-law (yawn).
MM	

Document ID:	0.7.4265.107636
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
Т.,	DIA resola Chris (CEDR)
To:	D'Angelo, Chris (CFPB) (b)(6)
	Donoghue,
	Kristen (CFPB) (b)(6)
	(b)(6)
Cc:	Petersen, Cara (CFPB)
	(b)(6)
_	
Bcc:	
Subject:	RE: Golden Valley Career Staff recommendation
Date: Attachments:	Fri Jan 12 2018 16:44:49 EST
Allachments.	2018.01.12 - Golden Valley Recommendation Memo.docx Tab 1 - RC Recommendation Memo- Golden Valley Lending Authorization to Spdf
	Tab 2 - DRAFT Opposition to Motion to Dismiss.docx
	Tab 2 - BTAT T Opposition to Motion to Bismiss.docx
Attached.	
Attached.	
From: D'Ange	lo, Chris (CFPB)
	January 12, 2018 4:27 PM
	e, Kristen (CFPB) (b)(6) Blankenstein, Eric (Detailee)(CFPB)
(b)(6)	
	Cara (CFPB) (b)(6)
Subject: RE: 0	Golden Valley Career Staff recommendation
Eric Whon v	you have a minute, can you please sand us the final version that want into the hook?
Thanks!	ou have a minute, can you please send us the final version that went into the book?
manks:	
From: Donogh	nue, Kristen (CFPB)
	January 12, 2018 12:23 PM
	ein, Eric (Detailee)(CFPB)
	Cara (CFPB); D'Angelo, Chris (CFPB)
Subject: Golde	en Valley Career Staff recommendation
Eric attached	are two decuments (b)(5)
)(5)	are two documents.
,(=)	



Document ID:	0.7.4265.224930
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
To:	Mulvaney, Mick (CFPB)
	(b)(6)
Cc: Bcc:	
Subject:	FW: Golden Valley Opp to MTD
Date:	Tue Jan 16 2018 21:31:46 EST
Attachments:	2018.1.15 Golden Valley Opp to Defs.' Mot. to Dismiss 727pm.docx
Mick –	
As we discuss Golden Valley	sed after our meeting today, attached please find an updated version of the opposition to 's motion to dismiss. (b)(5)
(b)(5)	
As a reminder	, I have a call with the Department of Interior tomorrow at 1 PM (b)(5)
(b)(5)	and I will give you a briefing on that once it is done.
Thanks,	
Eric	
EIIC	
(5)	

(b)(5)
From: Donoghue, Kristen (CFPB)
Sent: Tuesday, January 16, 2018 7:52 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6) Petersen, Cara (CFPB) (b)(6) Morris,
Deborah (CFPB) (b)(6)
Subject: Fwd: Golden Valley Opp to MTD
Eric et al - I have not had a chance to review this yet but wanted to share it right away in the interests of
time.
Deb, thanks for the quick work on this.
Kristen
From: Morris, Deborah (CFPB) (b)(6)
Date: January 16, 2018 at 7:41:11 PM EST
To: Donoghue, Kristen (CFPB) (b)(6) Petersen, Cara (CFPB)(b)(6)
(b)(6)
Cc: Buchko, Vanessa (CFPB) (b)(6) Hopkins, Gabriel (CFPB) (b)(6)
(b)(6) Jacques, Stephen (CFPB) (b)(6) Cowie, Craig (CFPB)
(b)(6)
Subject: Golden Valley Opp to MTD
(b)(5)
Attached is a revised version of the opposition (b)(5)
p)(5)

(b)(5)	\neg
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and delete the email and any attachments. An inadvertent disclosure is not intended to waive any	
privileges.	
P9	
(b)(5)	

Document ID: 0.7.4265.13459
From: Donoghue, Kristen (CFPB)
(b)(6)
To: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
D'Angelo, Chris (CEPR) (b)(6)
D'Angelo, Chris (CFPB) (b)(6)
Cc:
Bcc:
Subject: RE: Golden Valley Rule 41 Dismissal DRAFT
Date: Thu Jan 18 2018 10:28:11 EST
Attachments:
Got it - I have told Deb and we will let you know as soon as it's done.
Out it - I have told beb and we will let you know as soon as it's done.
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)
Date: January 18, 2018 at 9:47:14 AM EST
To: Donoghue, Kristen (CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)
(b)(6) Subject: DE: Colden Valley Bule 44 Dismissed DBAET
Subject: RE: Golden Valley Rule 41 Dismissal DRAFT
Please instruct the team to file the dismissal. Also, please let me know once it has been done.
, , , , , , , , , , , , , , , , , , ,
Thanks,
Eric
From: Donoghue, Kristen (CFPB)
Sent: Wednesday, January 17, 2018 7:26 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)
Subject: Fwd: Golden Valley Rule 41 Dismissal DRAFT

Page 41 of 97

_	_	_	

From: Morris, De	borah (CFPB)	(b)(6)
,	\ /	

Date: January 17, 2018 at 7:14:58 PM EST

To: Donoghue, Kristen (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6) Coleman, John (CFPB) (b)(6)

Subject: RE: Golden Valley Rule 41 Dismissal DRAFT

Midnight central time

From: Donoghue, Kristen (CFPB) (b)(6)

Date: January 17, 2018 at 6:28:20 PM EST

To: Morris, Deborah (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6) Coleman, John (CFPB) (b)(6)

Subject: RE: Golden Valley Rule 41 Dismissal DRAFT

Thanks, looks good.

What time is the filing deadline in this court?

From: Morris, Deborah (CFPB)

Sent: Wednesday, January 17, 2018 6:07 PM

To: Donoghue, Kristen (CFPB); Petersen, Cara (CFPB); Coleman, John (CFPB)

Subject: Golden Valley Rule 41 Dismissal DRAFT

Here is a draft voluntary dismissal in case we need it.

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Page 42 of 97

_	
	0: 0.7.4265.13355
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
To:	Donoghue, Kristen (CFPB)
10.	(b)(6)
	D'Angelo,
	Chris (CFPB) (b)(6)
	(b)(6)
Cc:	
Bcc:	
Subject:	RE: Golden Valley Rule 41 Dismissal DRAFT
Date:	Thu Jan 18 2018 08:18:53 EST
Attachments:	
Thanks.	
	hue, Kristen (CFPB)
To: Blankons	sday, January 17, 2018 7:26 PM tein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)	Telli, Elic (Detallee)(CFFB)
	: Golden Valley Rule 41 Dismissal DRAFT
oubject: 1 wa	. Coldon valley hale in Diamesal Draw
From: Morris	, Deborah (CFPB) (b)(6)
	y 17, 2018 at 7:14:58 PM EST
To: Donoghu	e, Kristen (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6)
(b)(6)	Coleman, John (CFPB) (b)(6)
Subject: RE:	Golden Valley Rule 41 Dismissal DRAFT
Midnight cent	tral time

From: Donoghue, Kristen (CFPB) (b)(6)

Date: January 17, 2018 at 6:28:20 PM EST

To: Morris, Deborah (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6)

(b)(6) Coleman, John (CFPB) (b)(6)

Subject: RE: Golden Valley Rule 41 Dismissal DRAFT

Thanks, looks good.

What time is the filing deadline in this court?

From: Morris, Deborah (CFPB)

Sent: Wednesday, January 17, 2018 6:07 PM

To: Donoghue, Kristen (CFPB); Petersen, Cara (CFPB); Coleman, John (CFPB)

Subject: Golden Valley Rule 41 Dismissal DRAFT

Here is a draft voluntary dismissal in case we need it.

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Document ID: 0.7.4265.283560
From: D'Angelo, Chris (CFPB)
(b)(6)
To: Donoghue, Kristen (CFPB)
(b)(6)
Cc:
Bcc:
Subject: Re: Golden Valley
Date: Mon Jan 15 2018 17:03:18 EST
Attachments:
Thanks for sharing.
manks for sharing.
I'll try to find you in the morning on this before the meeting with Eric. I have a couple of thoughts.
From: Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 12:29:29 PM EST
To: D'Angelo, Chris (CFPB) (6)(6) Subject: FW: Golden Valley
Subject. FVV. Golden Valley
FYI
From: Cowie, Craig (CFPB)
Sent: Saturday, January 13, 2018 12:01 PM
To: Donoghue, Kristen (CFPB); Morris, Deborah (CFPB); Petersen, Cara (CFPB)
Subject: RE: Golden Valley
0)(5)

(b)(5)
Craig Cowie
Assistant Litigation Deputy
Office of Enforcement
Consumer Financial Protection Bureau
Telephone: (b)(6)
(b)(6)
consumerfinance.gov
Confidentiality Notice: If you received this email by mistake, you should notify the sender of the mistake and delete the email and any attachments. An inadvertent disclosure is not intended to waive any privileges.
From: Donoghue, Kristen (CFPB) Sent: Saturday, January 13, 2018 11:46 AM To: Morris, Deborah (CFPB); Cowie, Craig (CFPB); Petersen, Cara (CFPB) Subject: Fwd: Golden Valley
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: January 13, 2018 at 10:56:29 AM EST To: Donoghue, Kristen (CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley

(b)(5)
Thanks,
Eric
From: Donoghue, Kristen (CFPB)
Sent: Saturday, January 13, 2018 10:42 AM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)
Subject: RE: Golden Valley
(b)(5)
I will ask the team to research options. (b)(5)
(b)(5)
(b)(5) We will think about this and get back to you.
(a),(a)
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Donoghue, Kristen (CFPB) (b)(6)
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley
Date: January 13, 2018 at 5:55:46 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (b)(6) Subject: RE: Golden Valley

From: Blankenstein, Eric (Detailee)(CFPB) Sent: Saturday, January 13, 2018 5:49 AM To: D'Angelo, Chris (CFPB) (b)(6) Subject: Golden Valley	Donoghue, Kristen (CFPB) ^{(b)(6)}
(b)(5)	
Thanks,	
Eric	
Eric Blankenstein	
Senior Advisor, Director's Front Office	
(b)(6)	
(office)	
(cell)	

Document ID: 0.7.426	5.78006
From: Donog	ghue, Kristen (CFPB)
(b)(6)	
	sen, Cara (CFPB)
(b)(6)	
0.51	
Cc:	
Bcc:	tigation doublings
	itigation deadlines ec 21 2017 18:20:56 EST
Attachments:	5C 2T 20T7 T0.20.30 E3T
Attacriments.	
Variable and Thomas	.II
You can send. Thanks	
From: Petersen, Cara	
	017 at 5:27:16 PM EST
To: Donoghue, Kristen	
Cc: Ehrlich, Jeffrey (CF	
Subject: FW: Litigation	deadlines
Proposed response (ha	appy to send if you like).
Troposod roopenes (m	appy to dorid if you into/.
Eric,	
b)(5)	
(b)(5) It cov	ers the issues you raised in your email.
Therefore	
Thanks,	
Kristen	
Klistell	
From: Blankenstein, Er	ric (Detailee)(CFPB)
	nber 21, 2017 9:19 AM
To: Donoghue, Kristen	(CFPB)
Cc: D'Angelo, Chris (C	FPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda
	(CFPB); Petersen, Cara (CFPB)

Thanks for this information Kristen.
(b)(5)
Thanks,
Eric
From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 10:17 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: D'Angelo, Chris (CFPB) (b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Subject: RE: Litigation deadlines

Subject: RE: Litigation deadlines

Fro Ser To: Cc: (CF	om: Donoghue, Kristen (CFPB) Int: Wednesday, December 20, 2017 9:57 PM Blankenstein, Eric (Detailee)(CFPB) D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda
Ser To: Cc: (CF	nt: Wednesday, December 20, 2017 9:57 PM Blankenstein, Eric (Detailee)(CFPB)
	FPB); Pearl, Joanna (CFPB); Petersen, Cara (CFPB) oject: FW: Litigation deadlines
Eric	c, I have answered your questions below in red.
Kris	sten
Ser To: Cc: Late	om: Blankenstein, Eric (Detailee)(CFPB) Int: Monday, December 18, 2017 6:55 PM Donoghue, Kristen (CFPB) Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); ell, Catherine (CFPB); Roberson, Amanda (CFPB) Dject: RE: Litigation deadlines
A fe	ew more questions:
(b)(5)	WWR has a 12/31 deadline for "discovery due." (b)(5)
(b)(5)	Yes, that is the deadline for completion of discovery. (b)(5)
(b)(5)	

b)(5)					
· All part	ties made initial disclo	sures. We have	amended ours an	d intend to supple	ment
appropriately					
)(5)					

(b))(5)
	Here are some additional dates for Navient, which will be added to the calendar:
	Reports from Plaintiff's retained experts due: June 11, 2018
	Reports from Defendants' retained experts due: July 10, 2018
	Supplemental expert reports due: August 9, 2018
	 All expert discovery shall be commenced in time to be completed within 30 days after supplemental expert reports are served
	All potentially dispositive motions shall be filed no later than 30 days after the close of expert discovery. I have not reviewed the local rules to calculate when the responsive filings would be due and since these dates are quite likely to change I'm not sure it makes all that much sense to do so right now.
	· We have no trial date.
	I do not believe we have a trial date in NRG – I have circled back with the team to confirm.
	We will continue to update the litigation calendar as we receive new information.
(5)	
	Thanks,

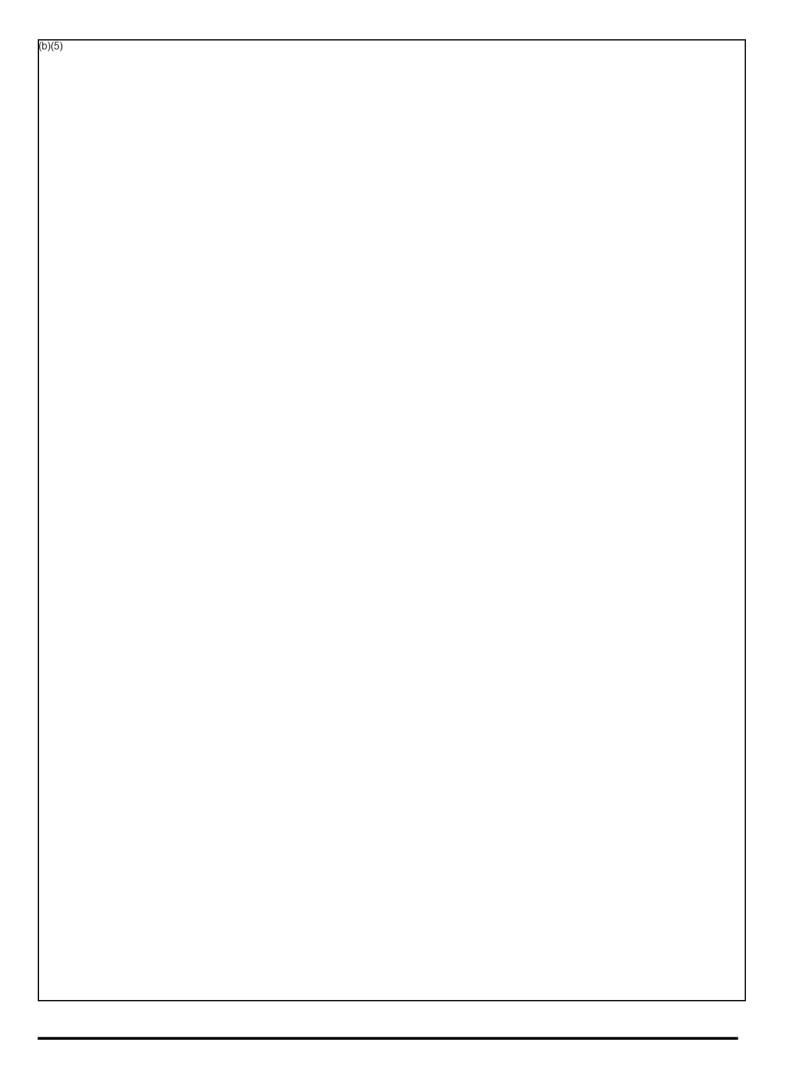
	From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) [b)(6) Latell, Catherine (CFPB) (b)(6) CCFPB) (b)(6) Subject: Litigation deadlines
	Eric, attached is a list of the litigation deadlines in our Enforcement matters.
(b	0)(5)
	Kristen

Document	ID: 0.7.4265.79808
From:	Blankenstein. Eric (Detailee)(CFPB)
	(b)(6)
To:	Petersen, Cara (CFPB)
	(b)(6)
	Donoghue,
	Kristen (CFPB) (b)(6)
Cc:	D'Angelo, Chris (CFPB)
CC.	(b)(6)
	(b)(6) Bleicken,
	David (CFPB)(b)(6)
	(b)(6) Latell,
	Catherine (CFPB) (b)(6)
	(b)(6)
	Roberson, Amanda (CFPB)(b)(6)
	(b)(6)
	Pearl, Joanna (CFPB) (b)(6)
	(b)(6) Ehrlich, Jeffrey (CFPB)(b)(6)
	(b)(6)
Bcc:	
Subject:	RE: Litigation deadlines
Date:	Fri Dec 22 2017 15:09:10 EST
Attachment	ds:
Very helpfu	
	rsen, Cara (CFPB)
	sday, December 21, 2017 6:37 PM nstein, Eric (Detailee)(CFPB) (b)(6) Donoghue, Kristen (CFPB)
(b)(6)	nstein, Eric (Detailee)(CFPB) (b)(6) Donoghue, Kristen (CFPB)
	lo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6)
(b)(6)	Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)(6	Pearl, Joanna (CFPB) (b)(6) Ehrlich,
Jeffrey (CF	PB) (b)(6)
Subject: RE	E: Litigation deadlines
Eric,	
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(b)(5)	
(6)(3)	
(b)(5)	It addresses other the issues you raised in your email.
-/-/	it addresses other the issues you raised in your effiali.

Cara
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Thursday, December 21, 2017 9:19 AM To: Donoghue, Kristen (CFPB) Cc: D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB); Pearl, Joanna (CFPB); Petersen, Cara (CFPB) Subject: RE: Litigation deadlines Thanks for this information Kristen.
(b)(5)
Thanks,
Eric

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From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 10:17 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: D'Angelo, Chris (CFPB) (b)(6) [b)(6) Latell, Catherine (CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Cara (CFPB) (b)(6) Subject: RE: Litigation deadlines
Eric, following up on my earlier email, there is not yet a trial date in NRG. Discovery ends in June and dispositive motions are due in August.
Kristen
From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 9:57 PM To: Blankenstein, Eric (Detailee)(CFPB) Cc: D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB); Pearl, Joanna (CFPB); Petersen, Cara (CFPB) Subject: FW: Litigation deadlines
Eric, I have answered your questions below in red.
Kristen
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Monday, December 18, 2017 6:55 PM To: Donoghue, Kristen (CFPB) Cc: Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB) Subject: RE: Litigation deadlines
A few more questions:
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Yes, that is the deadline for completion of discovery. (b)(5)



(b)(5)		
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*		0
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S	uppl	emental expert reports are served
*		All potentially dispositive motions shall be filed no later than 30 days after the close of expert
d	lisco	very. I have not reviewed the local rules to calculate when the responsive filings would be due and
		these dates are quite likely to change I'm not sure it makes all that much sense to do so right
n	IOW.	
*		We have no trial date.
- 1	do n	not believe we have a trial date in NRG – I have circled back with the team to confirm.
V	Ve w	rill continue to update the litigation calendar as we receive new information.
_		

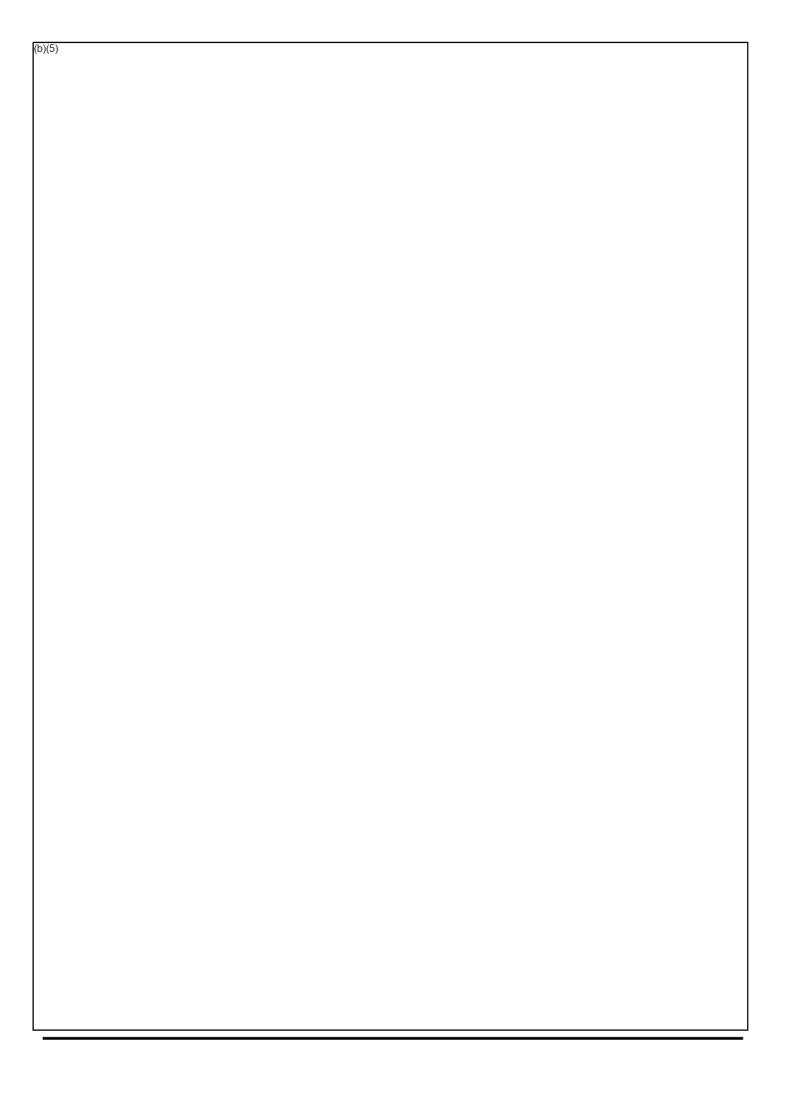
b)(5)	
	Thanks, Eric
	From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) [b)(6) Latell, Catherine (CFPB) (b)(6) CCFPB) (b)(6) Subject: Litigation deadlines
1 0.2.52	Eric, attached is a list of the litigation deadlines in our Enforcement matters.
(b)(5)	
	Kristen
_	

Document	ID: 0.7.4265.78547
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
То:	Petersen, Cara (CFPB)
10.	(b)(6)
	Donoghue,
	Kristen (CFPB) (b)(6)
_	(b)(6)
Cc:	D'Angelo, Chris (CFPB) (b)(6)
	Bleicken,
	David (CFPB) (b)(6)
	(b)(6) Latell,
	Catherine (CFPB) (b)(6)
	Roberson, Amanda (CFPB) (b)(6)
	(b)(6)
	Pearl, Joanna (CFPB) (b)(6)
	(b)(6)
	Ehrlich, Jeffrey (CFPB)(b)(6)
Bcc:	(b)(6)
Subject:	RE: Litigation deadlines
Date:	Thu Dec 21 2017 18:46:02 EST
Attachmen	ats:
Thanks.	ersen, Cara (CFPB)
	sday, December 21, 2017 6:37 PM
To: Blanke	enstein, Eric (Detailee)(CFPB) (b)(6) Donoghue, Kristen (CFPB)
(b)(6)	
Cc: D'Ange (b)(6)	elo, Chris (CFPB) (b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)((6) Pearl, Joanna (CFPB) (b)(6) Roberson, Amanda (6) Pearl, Joanna (CFPB) (b)(6) Ehrlich,
Jeffrey (CF	
	E: Litigation deadlines
Eric,	
,	
<u>(i)</u>	
j)	It addresses other the issues you raised in your email.
•	to additional and looded you fallood in your official.

Cara
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Thursday, December 21, 2017 9:19 AM To: Donoghue, Kristen (CFPB) Cc: D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB); Pearl, Joanna (CFPB); Petersen, Cara (CFPB) Subject: RE: Litigation deadlines
Thanks for this information Kristen.
(b)(5)
Thanks, Eric
LIIO

Thanks,

From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 10:17 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: D'Angelo, Chris (CFPB) (b)(6) [b)(6) Latell, Catherine (CFPB) (b)(6) Cera (CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Subject: RE: Litigation deadlines
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Kristen
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From: Blankenstein, Eric (Detailee)(CFPB) Sent: Monday, December 18, 2017 6:55 PM To: Donoghue, Kristen (CFPB) Cc: Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB) Subject: RE: Litigation deadlines
A few more questions:
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Yes, that is the deadline for completion of discovery.



(b)(5)	
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Suppl	emental expert reports are served
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	these dates are quite likely to change I'm not sure it makes all that much sense to do so right
now.	
*	We have no trial date.
1.4	
I do n	ot believe we have a trial date in NRG – I have circled back with the team to confirm.
We w	ill continue to update the litigation calendar as we receive new information.
	co to apadio the highlight calonidat do tro toolito flott illiottidion.

(b)(5)
We are scheduling a briefing in January.
Thanks,
Eric
From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Subject: Litigation deadlines
Eric, attached is a list of the litigation deadlines in our Enforcement matters.
)(5)
Kristen

Document ID: 0.7.4265.77106	
From: Donoghue, Kristen (CFPB)	
To: Ehrlich, Jeffrey (CFPB)	
(b)(6)	
Cc: Petersen, Cara (CFPB)	
(b)(6) Pearl,	
Joanna (CFPB) (b)(6)	
(b)(6)	
Bcc:	
Subject: Fwd: Litigation deadlines	
Date: Thu Dec 21 2017 14:04:54 EST	
Attachments:	
FYI below. Let's discuss.	
Enter District to Enter (Date Head) (OEDD) (N)(S)	
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: December 21, 2017 at 9:19:22 AM EST	
To: Donoghue, Kristen (CFPB) (b)(6)	
Cc: D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB)(b)(6)	
(b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda	
(CFPB) (b)(6) Peterser	١,
Cara (CFPB) (b)(6)	١,
	٦,
Cara (CFPB) (b)(6)	٦,
Cara (CFPB) (b)(6)	٦,
Cara (CFPB) (b)(6)	٦,
Cara (CFPB) (b)(6) Subject: RE: Litigation deadlines	١,
Cara (CFPB) (b)(6) Subject: RE: Litigation deadlines Thanks for this information Kristen.	١,
Cara (CFPB) (b)(6) Subject: RE: Litigation deadlines Thanks for this information Kristen.	١,
Cara (CFPB) (b)(6) Subject: RE: Litigation deadlines Thanks for this information Kristen.	۱,
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(b)(5)	
	Thanks, Eric
	From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 10:17 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6) CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Subject: RE: Litigation deadlines
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	Kristen
	From: Donoghue, Kristen (CFPB) Sent: Wednesday, December 20, 2017 9:57 PM To: Blankenstein, Eric (Detailee)(CFPB) Cc: D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB); Pearl, Joanna (CFPB); Petersen, Cara (CFPB) Subject: FW: Litigation deadlines
	Eric, I have answered your questions below in red.

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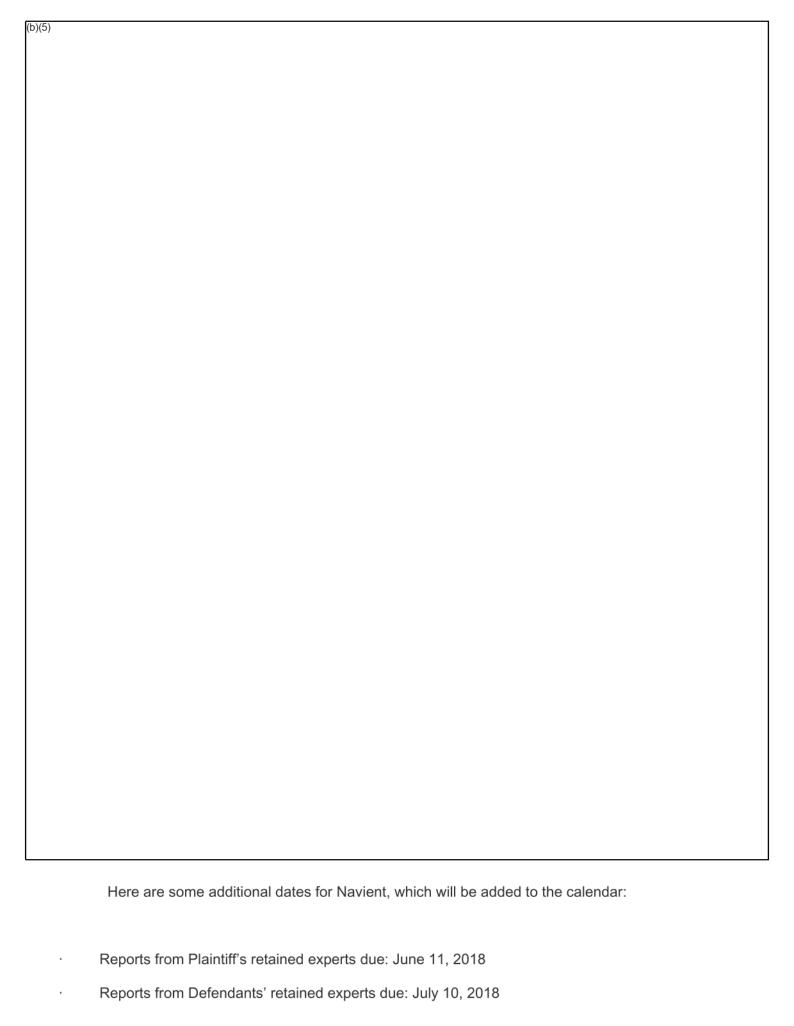
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Monday, December 18, 2017 6:55 PM To: Donoghue, Kristen (CFPB)

Cc: Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB)

Subject: RE: Litigation deadlines

A few more questions:

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		Supplemental expert reports due: August 9, 2018
	suppl	All expert discovery shall be commenced in time to be completed within 30 days after emental expert reports are served
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		We have no trial date.
	l do n	ot believe we have a trial date in NRG – I have circled back with the team to confirm.
	We w	rill continue to update the litigation calendar as we receive new information.
(b)(5)		
	Thanl	KS,
	Eric	
	Sent: To: B	: Donoghue, Kristen (CFPB) Monday, December 18, 2017 6:20 PM lankenstein, Eric (Detailee)(CFPB) (b)(6) earl, Joanna (CFPB) (b)(6) Petersen, Cara (CFPB) √(b)(6)
		D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) < David. Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
	(CFP	B) (b)(6) ect: Litigation deadlines
	Oubje	ot. Eligation addamnos
	Eric, a	attached is a list of the litigation deadlines in our Enforcement matters.
(b)	(5)	
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0)(5)			
IZ to to a			
Kristen			

Da	2. 0.7.4005.04447
	D: 0.7.4265.64447
From:	Pearl, Joanna (CFPB) (b)(6)
To:	Donoghue, Kristen (CFPB)
	(b)(6)
	Petersen,
	Cara (CFPB) (b)(6)
	(b)(6)
Cc:	
Bcc:	
Subject:	FW: Litigation deadlines
Date:	Mon Dec 18 2017 20:44:55 EST
Attachments	:
	ver this at 10:30 when we talk tomorrow. In the meantime, let me know if you'd like me to h the LDs about these.
Sent: Monda To: Donoghu Cc: Pearl, Jo Latell, Cathe	enstein, Eric (Detailee)(CFPB) y, December 18, 2017 6:55 PM ue, Kristen (CFPB) banna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); rine (CFPB); Roberson, Amanda (CFPB) Litigation deadlines
A few more of	questions:
)(5)	

Thanks,
Eric
From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) [b)(6) Latell, Catherine (CFPB) (b)(6) Subject: Litigation deadlines
Eric, attached is a list of the litigation deadlines in our Enforcement matters.
b)(5)
Kristen

	Document ID:	0.7.4265.66430
	From:	Ehrlich, Jeffrey (CFPB)
		(b)(6)
	To:	Donoghue, Kristen (CFPB)
		(b)(6)
	Cc:	
	Bcc:	
	Subject:	RE: Litigation deadlines
	Date:	Tue Dec 19 2017 11:00:52 EST
_	Attachments:	
(b)(5	5)	
	Jeff Ehrlich	
	Donuty Enforce	ement Director
	Office: (b)(6)	Mobile: (b)(6)
	Consumer Fina	ancial Protection Bureau
	consumerfinan	ce.gov
	Confidentiality	Notice: If you received this email by mistake, you should notify the sender of the mistake
		email and any attachments. An inadvertent disclosure is not intended to waive any
	privileges.	
		ue, Kristen (CFPB)
		December 18, 2017 7:01 PM
	To: Ehrlich, Jef	itigation deadlines
	oubject. 1 vv. L	nigation doddinios
	See below - (b)(5	5)
	See below -	<u>_</u>
(b)((5)	I think – let me think about that, and your
	thoughts welco	
	-	
	From: Blankens	stein, Eric (Detailee)(CFPB)

A few more questions: (b)(5) Thanks, Eric From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) (b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Subject: Litigation deadlines Eric, attached is a list of the litigation deadlines in our Enforcement matters.

Cc: Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB);

Sent: Monday, December 18, 2017 6:55 PM

Latell, Catherine (CFPB); Roberson, Amanda (CFPB)

To: Donoghue, Kristen (CFPB)

Subject: RE: Litigation deadlines

(b)(5)		
Kristen		
Misteri		

	: ID: 0.7.4265.65390
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
To	Denoghus Kriston (CEDR)
To:	Donoghue, Kristen (CFPB)
Cc:	Pearl, Joanna (CFPB)
00.	(b)(6)
	; Petersen,
	Cara (CFPB) (b)(6)
	(b)(6) D'Angelo,
	Chris (CFPB) (b)(6)
	(b)(6) Bleicken,
	David (CFPB)(b)(6)
	(b)(6) ; Latell,
	Catherine (CFPB) (b)(6)
	(b)(6)
	Roberson, Amanda (CFPB) (b)(6)
Post	(0)(0)
Bcc:	RE: Litigation deadlines
Subject: Date:	Tue Dec 19 2017 07:31:05 EST
Attachmen	
Attacrimen	its.
(b)(5)	
Thanks,	
,	
Eric	
	nkenstein, Eric (Detailee)(CFPB)
	day, December 18, 2017 6:55 PM
To: Donog	hue, Kristen (CFPB) (b)(6)
Cc: Pearl,	Joanna (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6)
gov>; D'An	ngelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6)
(b)(6)	Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)(
Subject. Ri	E: Litigation deadlines
A few more	e questions:
, , , , , , , , , , , , , , , , , , , ,	
	Ta ves
****** WV	WR has a 12/31 deadline for "discovery due."
b)(5)	

(b)(5)
Thanks,
Eric
From: Donoghue, Kristen (CFPB) Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Pearl, Joanna (CFPB) (b)(6) gov>; D'Angelo, Chris (CFPB) (b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Subject: Litigation deadlines Eric, attached is a list of the litigation deadlines in our Enforcement matters.
(b)(5)
Kristen

Document II	D: 0.7.4265.66500
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
_	
To:	Donoghue, Kristen (CFPB)
	(b)(6)
Cc:	Pearl, Joanna (CFPB)
00.	(b)(6)
	Petersen,
	Cara (CFPB) (b)(6)
	(b)(6) D'Angelo,
	Chris (CFPB) (b)(6) (b)(6) Bleicken,
	David (CFPB) (b)(6)
	(b)(6) ; Latell,
	Catherine (CFPB) (b)(6)
	(b)(6)
	Roberson, Amanda (CFPB) (b)(6)
Bcc:	(b)(6)
Subject:	RE: Litigation deadlines
Date:	Tue Dec 19 2017 12:09:21 EST
Attachments	
Correct on p	riorities.
Thanks,	
Eric	
EIIC	
Sent: Tuesda To: Blankens Cc: Pearl, Jo gov>; D'Ang (b)(6) (CFPB) (b)(6)	ghue, Kristen (CFPB) ay, December 19, 2017 12:04 PM stein, Eric (Detailee)(CFPB) (b)(6) panna (CFPB) (b)(6) elo, Chris (CFPB) (b)(6) Latell, Catherine (CFPB) (b)(6) Litigation deadlines
	llecting these answers and get back to you.
(b)(5)	

Kristen
From: Blankenstein, Eric (Detailee)(CFPB) Sent: Monday, December 18, 2017 6:55 PM To: Donoghue, Kristen (CFPB) Cc: Pearl, Joanna (CFPB); Petersen, Cara (CFPB); D'Angelo, Chris (CFPB); Bleicken, David (CFPB); Latell, Catherine (CFPB); Roberson, Amanda (CFPB) Subject: RE: Litigation deadlines
A few more questions:
0(5)
Thanks,
Eric

Petersen, Cara (CFPB) (b)(6)

Bleicken, David (CFPB) (b)(6)

Roberson, Amanda

From: Donoghue, Kristen (CFPB)

Cc: Pearl, Joanna (CFPB) (b)(6)

(b)(6)

(CFPB) (b)(6)

gov>; D'Angelo, Chris (CFPB) (b)(6)

Sent: Monday, December 18, 2017 6:20 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6)

Latell, Catherine (CFPB) (b)(6)

Page 81 of 97

Kristen			

Subject: Litigation deadlines

Document ID: 0.7.4265.281929			
From:	Latell, Catherine (CFPB)		
	(0)(0)		
To:	Blankenstein, Eric (Detailee)(CFPB)		
	(b)(6)		
Cc:	D'Angelo, Chris (CFPB) (b)(6)		
	CFPB_SEFL_Book (b)(6)		
L	b)(6)		
Bcc:	DE-128-a-8-a- Da-a-48-a-a-(Ha-da-ta-d)		
Subject: Date:	RE: Litigation Deadlines (Updated) Fri Jan 12 2018 11:37:40 EST		
Attachments:	Case Deadlines.6.xlsx		
/ titaerimente.	Gase Boadinico.o.xiox		
Hi Eric,			
,			
Attached is the	a undated calendar. Analogica for the late cubmission on this one. Moving forward, we will		
	e updated calendar. Apologies for the late submission on this one. Moving forward, we will bur Book every Monday so that any weekend updates are reflected. Because of Monday's		
	ver, the next one will come in your Book on Tuesday 1/16.		
•			
b)(5)			
Catherine			
Oothoring Lote			
Catherine Late	ell ell		
Consumer Fina	ancial Protection Analyst		
Office of Supe	rvision Examinations		
Consumer Fina	ancial Protection Bureau		
Office: (b)(6)	Mobile (b)(6)		
Onice. PAA	Mobile		
_			
Consumer Financial Protection Bureau			
consumerfinance.gov			

From: Blankenstein, Eric (Detailee)(CFPB) Sent: Friday, January 12, 2018 8:52 AM To: Latell, Catherine (CFPB) Subject: RE: Litigation Deadlines (Updated)
Do you have an updated one of these? I thought I was supposed to get one every week?
Thanks,
Eric
From: Latell, Catherine (CFPB) Sent: Tuesday, January 2, 2018 6:06 PM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: D'Angelo, Chris (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6) (CFPB) (b)(6) Roberson, Amanda (CFPB) (b)(6) Subject: Litigation Deadlines (Updated)
Hi Eric,
Attached is an updated list of the litigation deadlines in our Enforcement matters. Items in bold are either new or have changed from the previously-submitted list that you received on December 18.
o)(5)
Catherine
Catherine Latell
Consumer Financial Protection Analyst

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privileges.

Office of Supervision Examinations
Consumer Financial Protection Bureau
Office: (b)(6) Mobile: (b)(6)
Consumer Financial Protection Bureau consumerfinance.gov
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Document ID: 0.7.4265.95345		
From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)		
To: Donoghue, Kristen (CFPB)		
Cc: Bcc: Subject: RE: Litigation Review: Golden Valley Opp MTD Date: Mon Jan 08 2018 09:57:05 EST Attachments:		
Thanks Kristen. I'm reviewing now.		
From: Donoghue, Kristen (CFPB) Sent: Monday, January 8, 2018 8:34 AM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Subject: Litigation Review: Golden Valley Opp MTD		
Good morning, Eric. Attached is a draft opposition to Golden Valley's MTD. It has not yet gone into your book, but given the time sensitivity I am sending it to you now. It will go in this morning's hard copy book and tonight's e-book.		
I have not yet reviewed, but as we discussed, given your particular interest in seeing this ASAP we can review it simultaneously. These drafts have been reviewed by Legal and Regs, and their comments are reflected. (b)(5)		
(b)(5)		
Best, Kristen		

Document ID: 0.7.4265.13606		
From: Howard, Jennifer (CFPB)		
(b)(6)		
To: Blankenstein, Eric (Detailee)(CFPB)		
(b)(6)		
(6)(6)		
Donoghue, Kristen (CFPB) (b)(6)		
(b)(6)		
Gilford, Samuel (CFPB) (b)(6)		
D'Angelo, Chris (CFPB) (b)(6)		
(b)(6) Williams, Monique (CFPB)(b)(6)		
(b)(6)		
Ehrlich, Jeffrey (CFPB) (b)(6)		
(b)(6)		
Cc: Czwartacki, John (Detailee)(CFPB)		
(b)(6)		
Czwartacki, John S. EOP/OMB (b)(6)		
Bcc:		
Subject: RE: Media request - Bloomberg re Golden Valley		
Date: Thu Jan 18 2018 11:47:57 EST		
Attachments:		
Great, we'll direct the reporter to Cz then.		
Jen Howard		
On a survey Fire and in I Broad actions Broad and		
Consumer Financial Protection Bureau		
E: (b)(6)		
O: (b)(6)		
C:		
From: Blankenstein, Eric (Detailee)(CFPB)		
Sent: Thursday, January 18, 2018 11:47 AM		

To: Donoghue, Kristen (CFPB); Gilford, Samuel (CFPB); D'Angelo, Chris (CFPB); Williams, Monique (CFPB); Ehrlich, Jeffrey (CFPB)

Cc: Howard, Jennifer (CFPB); Czwartacki, John (Detailee)(CFPB)

Subject: RE: Media request - Bloomberg re Golden Valley

CZ has a copy of the statement, so no need to do anything further.

From: Donoghue, Kristen (CFPB)
Sent: Thursday, January 18, 2018 11:44 AM
To: Gilford, Samuel (CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)
(b)(6) Williams, Monique (CFPB) (b)(6) Ehrlich, Jeffrey
(CFPB) (b)(6) Blankenstein, Eric (Detailee)(CFPB) (b)(6)
(b)(6)
Cc: Howard, Jennifer (CFPB) (b)(6)
Subject: Re: Media request - Bloomberg re Golden Valley
Eric Blankenstein, copied, has a statement prepared.
From: Gilford, Samuel (CFPB) (b)(6) Date: January 18, 2018 at 11:42:34 AM EST To: D'Angelo, Chris (CFPB) (b)(6) (Di)(6) Williams, Monique (CFPB) (b)(6) (CFPB) (b)(6) Cc: Howard, Jennifer (CFPB) (b)(6)
Subject: Media request - Bloomberg re Golden Valley
Hi all – I just got a call from Zeke Faux at Bloomberg asking if we have any comment about our dropping the case against Golden Valley. I can ask him to contact CZ directly, but is there anything you think we should say/provide? Thanks
Sam Gilford
Senior Spokesperson Office of Communications
Office: (b)(6) Mobile: (b)(6)
Office: (b)(6) Mobile: (b)(6)
Consumer Financial Protection Bureau
consumerfinance.gov
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Document ID:	0.7.4265.107308
From:	Donoghue, Kristen (CFPB)
	(b)(6)
To:	Petersen, Cara (CFPB)
	(b)(6)
Cc:	
Bcc:	
Subject:	FW: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
Date:	Fri Jan 12 2018 11:52:54 EST
Attachments:	2018.01.12 - Golden Valley Recommendation Memo.docx
From: Blanker	nstein, Eric (Detailee)(CFPB)
	January 12, 2018 11:44 AM
	e, Kristen (CFPB); D'Angelo, Chris (CFPB)
Subject. RE. I	Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
Here is my red	dline (b)(5)
(b)(5)	ullile
(6)(6)	
	(A.
	nue, Kristen (CFPB)
	January 12, 2018 10:51 AM
To: Blankenst	ein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)	
Subject: Mem	orandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
Eric, attached	is a draft of our response to the recommendation that the Bureau dismiss the Golden
	int. We are still working on it and proofreading, but this is the latest.
,	3, 444 444 444
Kristen	

Document ID: 0.7.4265.107253	
From: Blankenstein, Eric (Detailee)(CFPB)	
(b)(6)	
To: Donoghue, Kristen (CFPB)	
(b)(6)	
Chris (CFPB) (b)(6)	
(b)(6)	
Cc:	
Bcc:	
Subject: RE: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to E	В
Date: Fri Jan 12 2018 10:51:03 EST	
Attachments:	
Thanks.	
From: Donoghue, Kristen (CFPB)	
Sent: Friday, January 12, 2018 10:51 AM	
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)	
Subject: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB	
Subject. Memorandum to Acting Director re Golden Valley Engation. 1. 12.2010 (3) to EB	
Eric, attached is a draft of our response to the recommendation that the Bureau dismiss the Golder	1
Valley complaint. We are still working on it and proofreading, but this is the latest.	

Kristen

Document ID: 0.7.4265.107310
From: Donoghue, Kristen (CFPB)
(b)(6)
To: Plantanatain Frie (Patailae)(CEPP)
To: Blankenstein, Eric (Detailee)(CFPB)
Cc:
Bcc:
Subject: RE: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
Date: Fri Jan 12 2018 11:59:37 EST Attachments:
Attachments.
We are working on the insert and will get back to you ASAP.
We are working on the insert and will get back to you AGAL.
(b)(6)
From: Blankenstein, Eric (Detailee)(CFPB)
Sent: Friday, January 12, 2018 11:44 AM To: Donoghue, Kristen (CFPB); D'Angelo, Chris (CFPB)
Subject: RE: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
11 i
Here is my redline (b)(5)
From: Donoghue, Kristen (CFPB)
Sent: Friday, January 12, 2018 10:51 AM To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)
Subject: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
Eric, attached is a draft of our response to the recommendation that the Bureau dismiss the Golden
Valley complaint. We are still working on it and proofreading, but this is the latest.
Kristen

D	0.7.4005.007007
	: 0.7.4265.287967
From:	McLeod, Mary (CFPB)
	(b)(6)
To:	Blankenstein, Eric (Detailee)(CFPB)
10.	(b)(6)
	D'Angelo, Chris (CFPB) (b)(6)
	(b)(6)
Cc:	Coleman, John (CFPB)
	(b)(6)
Bcc:	
Subject:	RE: Press guidance on Golden Valley
Date:	Thu Jan 18 2018 15:57:07 EST
Attachments:	
_	
Thank you. (b)	(5)
(b)(5)	
	<u> </u>
	nstein, Eric (Detailee)(CFPB)
	ay, January 18, 2018 3:25 PM
	Mary (CFPB); D'Angelo, Chris (CFPB)
	John (CFPB)
Subject: RE: I	Press guidance on Golden Valley
(b)(5)	I didn't think you guys would need
to see someth	ning this simple, but I will make sure to include you (if there is a) next time.
to see someti	ing this simple, but I will make sure to include you (if there is a) flext time.
Thanks,	
,	
Eric	
From: McLeo	d, Mary (CFPB)
	ay, January 18, 2018 2:09 PM
To: Blankenst	tein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)	
Cc: Coleman,	John (CFPB) (b)(6)
Subject: Pres	s guidance on Golden Valley
Do we have p	press guidance? LD didn't see anything circulated for clearance.

D	2 0 7 1005 100010
	D: 0.7.4265.108213
From:	Blankenstein, Eric (Detailee)(CFPB)
	(b)(6)
_	
To:	Donoghue, Kristen (CFPB)
	(b)(6)
	D'Angelo,
	Chris (CFPB) (b)(6)
	(b)(6)
Cc:	Petersen, Cara (CFPB)
	(b)(6)
_	
Bcc:	RE: (b)(5)
Subject:	RE:
Date:	Sun Jan 14 2018 14:46:56 EST
Attachments	
Thanks for th	he info Kristen.
From: Dono	ghue, Kristen (CFPB)
	y, January 14, 2018 1:50 PM
	stein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)	Bringolo, Grino (Grino)
	n, Cara (CFPB) (b)(6)
Subject: FW	
Oubject. 1 VV	. 1-7-7
Hi Fric and	Chris. Cara and I have spoken to Deb and Craig about Golden Valley, (b)(5)
(b)(5)	I will set up a meeting
	ay for us all to get together and discuss – that seems like the best way to proceed given the
•	nature of the questions and the time constraints associated with the matter.
complicated	Tradule of the questions and the time constraints associated with the matter.
(b)(5)	
Invitation to	follow in a few minutes.
invitation to	Tollow III a lew Hilliutes.
Kristen	
Kiisteii	
Eromo Manda	Dehorah (CEDR)
	s, Deborah (CFPB)
	lay, January 13, 2018 3:48 PM
	ue, Kristen (CFPB); Petersen, Cara (CFPB)
0.1751	Craig (CFPB)
Subject: (b)(5)	

5)	
_	
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pı	rivileges.
1	

Document ID	D: 0.7.4265.447534	
From:	Blankenstein, Eric (Detailee)(CFPB)	
	(b)(6)	
To:	Fulton, Kate (CFPB)	
	(b)(6)	
	Czwartacki,	
	John (Detailee)(CFPB) (b)(6) (b)(6)	
	Doyle, Emma (Detailee)(CFPB) (b)(6)	
	(b)(6)	
	(b)(6) Johnson, Brian (CFPB) ^{(b)(6)}	
	(b)(6)	
Cc: Bcc:		
Subject:	RE: Update	
Date:	Thu Jan 18 2018 12:42:45 EST	
Attachments		
The stateme	ent below (attached in Word for convenience) was reviewed and approved by enforcement,	
you, Emma,	and Mick last night. (b)(5)	
At this morni	ing's meeting I told Mick we could file as late as midnight central time, but he wanted to file	
this morning.		
O		
Hanny to obe	at if you'd like	
парру ю спа	at if you'd like.	
Thanks,		
Eric		
From: Fulton	n, Kate (CFPB)	
	day, January 18, 2018 12:36 PM	
To: Czwartac	cki, John (Detailee)(CFPB) (b)(6) Blankenstein, Eric (Detailee)	
(CFPB) (b)(6) Doyle, Emma (Detailee)(CFPB) (b)(6) Johnson, Brian (CFPB) (b)(6)		
Subject: RE:		
20.0,300	- F	
1		
i wasn't invol	lved in clearing any statement, but asked Eric this morning and received the below:	

Today the Bureau of Consumer Financial Protection ("Bureau") moved to dismiss the case CFPB v. Golden Valley, et al., currently pending in the United States District Court for the District of Kansas. Pursuant to Federal Rule of Civil Procedure 41(a)(1)(B), the dismissal is made without prejudice, and the Bureau will continue to investigate the transactions that were at issue. Because it is an open enforcement matter, we cannot provide further comment.

I cannot verify who viewed/cleared this language though. From: Czwartacki, John (Detailee)(CFPB) Sent: Thursday, January 18, 2018 12:29 PM To: Blankenstein, Eric (Detailee)(CFPB); Doyle, Emma (Detailee)(CFPB); Fulton, Kate (CFPB); Johnson, Brian (CFPB) Subject: Re: Update I'm getting lit up. Who has the final statement? I need that ASAP. (b)(5) (b)(5) It's just stepping on Fed allocation fun. It's not a problem. From: Blankenstein, Eric (Detailee)(CFPB) (b)(6) Date: January 18, 2018 at 11:12:29 AM EST To: Doyle, Emma (Detailee)(CFPB) (b)(6) Fulton, Kate (CFPB) (b)(6) (b)(6)Johnson, Brian (CFPB) (b)(6) Czwartacki, John (Detailee) (CFPB) (b)(6) Subject: FW: Update FYI. From: Morris, Deborah (CFPB) Sent: Thursday, January 18, 2018 11:11 AM To: Donoghue, Kristen (CFPB) (b)(6) Blankenstein, Eric (Detailee)(CFPB) (b)(6) Cc: Petersen, Cara (CFPB) (b)(6) Subject: RE: Update

It's been filed.

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From: Donoghue, Kristen (CFPB)

Sent: Thursday, January 18, 2018 10:29 AM

To: Morris, Deborah (CFPB); Blankenstein, Eric (Detailee)(CFPB)

Cc: Petersen, Cara (CFPB)

Subject: Update

Deb please let me and Eric, copied, know when the dismissal has been filed. The press office wants to know when to anticipate questions. Thanks.