

From: Mayorga, David (CFPB)

(b)(6)

To: Czwartacki, John S. EOP/OMB

(b)(6)

McLeod, Mary (CFPB)

(b)(6)

Fulton, Kate (CFPB)

(b)(6)

(b)(6)

Howard,

Jennifer (CFPB)

(b)(6)

(b)(6)

Johnson,

Brian (CFPB)

(b)(6)

(b)(6)

Czwartacki, John (Detailee)(CFPB)

(b)(6)

(b)(6)

Cc: Burris, Meghan K. EOP/OMB

(b)(6)

Gilford, Samuel (CFPB)

(b)(6)

Chea, Keo

(CFPB)

(b)(6)

(b)(6)

Ellis, Elizabeth

(CFPB)

(b)(6)

(b)(6)

Galicia,

Catherine (CFPB)

(b)(6)

(b)(6)

Hand,

Delicia (CFPB)

(b)(6)

(b)(6)

Martinez,

Zixta (CFPB)

(b)(6)

(b)(6)

Parker

Rose, Cheryl (CFPB)

(b)(6)

(b)(6)

Pope,

David (CFPB)

(b)(6)

(b)(6)

Smith, Daniel

(CFPB)

(b)(6)

(b)(6)

Holland,

Megan (CFPB)

(b)(6)

(b)(6)

Doyle, Emma

(Detailee)(CFPB)

(b)(6)

(b)(6)

Pippin, Matthew (CFPB)

(b)(6)

(b)(6)

Muniz, Brenda (CFPB)

(b)(6)

(b)(6)

D'Angelo, Chris (CFPB)

(b)(6)

(b)(6)

Schumach, Samuel (CFPB)

(b)(6)

(b)(6)

CFPBPress

(b)(6)

(b)(6)

Bcc:

Subject: RE: Daily Press Download

Date: Thu Jan 18 2018 15:21:53 EST

Attachments:

Ok, great. This blog lives on our website and was authored by Stacy Canan, head of the Office for Older Americans.

David Mayorga

Senior Spokesperson

Office of Communications | External Affairs

Consumer Financial Protection Bureau

E: (b)(6)

O: (b)(6) | C: (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 (CFPB) (b)(6); Johnson, Brian (CFPB) (b)(6)
Czwartacki, John (Detailee)(CFPB) (b)(6)
Cc: Burris, Meghan K. EOP/OMB (b)(6); Gilford, Samuel (CFPB) <Samuel (b)(6)>
(b)(6); Chea, Keo (CFPB) (b)(6); Ellis, Elizabeth (CFPB) <Elizabeth (b)(6)>
(b)(6); Galicia, Catherine (CFPB) (b)(6); Hand, Delicia (CFPB) (b)(6)
(b)(6); Martinez, Zixta (CFPB) (b)(6); Parker Rose, Cheryl (CFPB) (b)(6)
(b)(6); Pope, David (CFPB) (b)(6); Smith, Daniel (CFPB) (b)(6)
(b)(6); Holland, Megan (CFPB) (b)(6); Doyle,

Emma (Detailee)(CFPB) (b)(6) Pippin, Matthew (CFPB) (b)(6)
gov>; Muniz, Brenda (CFPB) (b)(6) D'Angelo, Chris (CFPB) <Christopher.
(b)(6) Schumach, Samuel (CFPB) (b)(6) CFPBPress
(b)(6)
Subject: RE: Daily Press Download

I don't see any legal problem.

From: Fulton, Kate (CFPB)
Sent: Thursday, January 18, 2018 3:18 PM
To: 'Czwartacki, John S. EOP/OMB'; Mayorga, David (CFPB); Howard, Jennifer (CFPB); Johnson, Brian (CFPB); Czwartacki, John (Detailee)(CFPB)
Cc: Burris, Meghan K. EOP/OMB; Gilford, Samuel (CFPB); McLeod, Mary (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

It is appropriate. (I'll let Mary weigh in if she has additional thoughts.)

From: Czwartacki, John S. EOP/OMB [mailto:(b)(6)]
Sent: Thursday, January 18, 2018 3:15 PM
To: Mayorga, David (CFPB); Howard, Jennifer (CFPB); 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); CFPBPress
Subject: RE: Daily Press Download

Per OMB

(b)(5)

From: Mayorga, David (CFPB) (b)(6)
Sent: Thursday, January 18, 2018 3:08 PM
To: Howard, Jennifer (CFPB) (b)(6) Czwartacki, John S. EOP/OMB (b)(6)
(b)(6) Johnson, Brian (CFPB) (b)(6) Czwartacki, John
(Detailee)(CFPB) (b)(6)
Cc: Burris, Meghan K. EOP/OMB (b)(6) Gilford, Samuel (CFPB) (b)(6)
(b)(6) McLeod, Mary (CFPB) (b)(6) Fulton, Kate (CFPB)
(b)(6) Chea, Keo (CFPB) (b)(6) Ellis, Elizabeth (CFPB)
(b)(6) Galicia, Catherine (CFPB) (b)(6) Hand, Delicia

(CFPB) (b)(6) Martinez, Zixta (CFPB) (b)(6) Parker Rose,
Cheryl (CFPB) (b)(6) Pope, David (CFPB) (b)(6) Smith, Daniel
(CFPB) (b)(6) Holland, Megan (CFPB) (b)(6) Doyle, Emma
(Detailee)(CFPB) (b)(6) Pippin, Matthew (CFPB) (b)(6)
Muniz, Brenda (CFPB) (b)(6) D'Angelo, Chris (CFPB) (b)(6)
(b)(6) Schumach, Samuel (CFPB) (b)(6) CFPBPress
(b)(6)
Subject: RE: Daily Press Download

One additional thing, I was hoping that we could share this blog post with a few consumer columnists and AARP Bulletin to get the word out about this terrible scam affecting older consumers: >>[<<https://www.consumerfinance.gov/about-us/blog/warning-lottery-scam-using-cfpb-employees-name](https://www.consumerfinance.gov/about-us/blog/warning-lottery-scam-using-cfpb-employees-name)<<;

David Mayorga

Senior Spokesperson

Office of Communications | External Affairs

Consumer Financial Protection Bureau

E: (b)(6)

O: (b)(6) C: (b)(6)

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Sent: Thursday, January 18, 2018 2:31 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: Daily Press Download

Hi-

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as we agreed this am.

Just as a reminder, attaching the prepaid presser from last week.

New incoming

Sylvan Lane, The Hill: Received today, deadline is 4pm today.

* 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?

* Suggested response: (b)(5)

(b)(5)

* Front office feedback:

Sasha Padbidri, Euromoney Institutional Investor: Received today, deadline 3:30pm

* 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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(b)(5)

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* Front office feedback:

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* 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)

* Front office feedback:

Pending incoming

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* Request: He asks if Acting Director Mulvaney's calendar will be published at some point here: >>><https://www.consumerfinance.gov/about-us/the-bureau/leadership-calendar/><<<;; as with Cordray.

* Suggested response: (b)(5)

* Front office feedback: (b)(5)

(b)(5)

* Comms Update: (b)(5)

(b)(5)

From: Howard, Jennifer (CFPB)

(b)(6)

To: Gilford, Samuel (CFPB)

(b)(6)

Czwartacki,

John S. EOP/OMB (b)(6); Johnson, Brian
(CFPB) (b)(6)

(b)(6)

Czwartacki, John (Detailee)(CFPB) (b)(6)

(b)(6)

Cc: Burris, Meghan K. EOP/OMB

(b)(6)

McLeod, Mary (CFPB)

(b)(6)

Fulton, Kate (CFPB) (b)(6)

(b)(6)

Chea,

Keo (CFPB) (b)(6)

(b)(6)

Ellis, Elizabeth

(CFPB) (b)(6)

(b)(6)

Galicia,

Catherine (CFPB) (b)(6)

(b)(6)

Hand,

Delicia (CFPB) (b)(6)

(b)(6)

Martinez,

Zixta (CFPB) (b)(6)

(b)(6)

Parker

Rose, Cheryl (CFPB) (b)(6)

(b)(6)

Pope,

David (CFPB) (b)(6)

(b)(6)

Smith, Daniel

(CFPB) (b)(6)

(b)(6)

Holland,

Megan (CFPB) (b)(6)

(b)(6)

Doyle, Emma

(Detailee)(CFPB) (b)(6)

(b)(6)

Pippin, Matthew (CFPB) (b)(6)

(b)(6)

Muniz, Brenda (CFPB) (b)(6)

(b)(6)

D'Angelo, Chris (CFPB) (b)(6)

(b)(6)

Schumach, Samuel (CFPB) (b)(6)

(b)(6)

Mayorga, David (CFPB) (b)(6)

(b)(6)

CFPBPress (b)(6)

(b)(6)

Bcc:

Subject: RE: Daily Press Download

Date: Thu Jan 18 2018 16:58:14 EST

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

Thanks.

(b)(5)

Jen Howard

Consumer Financial Protection Bureau

E: (b)(6)

O: (b)(6)

C:

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

Sent: Thursday, January 18, 2018 4:35 PM

To: Howard, Jennifer (CFPB); 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);

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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

The Hill:

(b)(5)

Sasha:

(b)(5)

Auto finance news:

(b)(5)

LA Times:

(b)(5)

AP:

(b)(5)

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To: Czwartacki, John S. EOP/OMB (b)(6) Johnson, Brian (CFPB)
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Cc: Burris, Meghan K. EOP/OMB (b)(6) Gilford, Samuel (CFPB) (b)(6)
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* Comms Update: (b)(5)

(b)(5)

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Schumach, Samuel (CFPB) (b)(6)
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CFPBPress (b)(6)
(b)(6)

Bcc:

Subject: RE: Daily Press Download

Date: Thu Jan 18 2018 15:19:45 EST

Attachments:

Thanks. It will be good to get the word out to hopefully save other seniors from being scammed.

Jen Howard

Consumer Financial Protection Bureau

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O: (b)(6)

C:

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Subject: RE: Daily Press Download

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

Sent: Thursday, January 18, 2018 3:15 PM

To: Mayorga, David (CFPB); Howard, Jennifer (CFPB); 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); CFPBPress
Subject: RE: Daily Press Download

Per OMB

(b)(5)

From: Mayorga, David (CFPB) (b)(6)
Sent: Thursday, January 18, 2018 3:08 PM
To: Howard, Jennifer (CFPB) (b)(6); Czwartacki, John S. EOP/OMB (b)(6)
(b)(6); Johnson, Brian (CFPB) (b)(6); Czwartacki, John (Detailee)(CFPB) (b)(6)
Cc: Burris, Meghan K. EOP/OMB (b)(6); Gilford, Samuel (CFPB) (b)(6)
(b)(6); McLeod, Mary (CFPB) (b)(6); Fulton, Kate (CFPB) (b)(6)
(b)(6); Chea, Keo (CFPB) (b)(6); Ellis, Elizabeth (CFPB) (b)(6)
(b)(6); Galicia, Catherine (CFPB) (b)(6); Hand, Delicia (CFPB) (b)(6)
(b)(6); Martinez, Zixta (CFPB) (b)(6); Parker Rose, Cheryl (CFPB) (b)(6)
(b)(6); Pope, David (CFPB) (b)(6); Smith, Daniel (CFPB) (b)(6)
(b)(6); Holland, Megan (CFPB) (b)(6); Doyle, Emma (Detailee)(CFPB) (b)(6)
(b)(6); Pippin, Matthew (CFPB) (b)(6); Muniz, Brenda (CFPB) (b)(6)
(b)(6); D'Angelo, Chris (CFPB) (b)(6); (b)(6)
(b)(6); Schumach, Samuel (CFPB) (b)(6); CFPBPress (b)(6)
Subject: RE: Daily Press Download

One additional thing, I was hoping that we could share this blog post with a few consumer columnists and AARP Bulletin to get the word out about this terrible scam affecting older consumers: ><https://www.consumerfinance.gov/about-us/blog/warning-lottery-scam-using-cfpb-employees-name><

David Mayorga

Senior Spokesperson

Office of Communications | External Affairs

Consumer Financial Protection Bureau

E: (b)(6)

O: (b)(6) C: (b)(6)

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privileges.

From: Howard, Jennifer (CFPB)
Sent: Thursday, January 18, 2018 2:31 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: Daily Press Download

Hi-

Below is the incoming we have received. We are also providing the attached statement on Golden Valley to reporters who ask, including those that you forward to us. On the Funds Transfer Request, we received a few questions from Kevin Dugan at the NY Post and pointed him to the public budget docs as we agreed this am.

Just as a reminder, attaching the prepaid presser from last week.

New incoming

Sylvan Lane, The Hill: Received today, deadline is 4pm today.

* 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?

* Suggested response: (b)(5)

(b)(5)

* Front office feedback:

Sasha Padbidri, Euromoney Institutional Investor: Received today, deadline 3:30pm

* 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?

* Suggested response: (b)(5)

(b)(5)

* Front office feedback:

William Hoffman, Auto Finance News: Received today, deadline COB

* Request: I wanted to reach out to your regarding the new review and comment period for CIDs. Do you have any comment on how this might impact your operations going forward and how (if at all) this changes investigation procedures for auto lenders?

* Suggested response: (b)(5)

* Front office feedback:

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.

* Suggested response: (b)(5)

(b)(5)

* Front office feedback:

Pending incoming

Ken Sweet, Associated Press: Received Dec. 29, no deadline.

* Request: He asks if Acting Director Mulvaney's calendar will be published at some point here: >><https://www.consumerfinance.gov/about-us/the-bureau/leadership-calendar/><<; as with Cordray.

* Suggested response: (b)(5)

* Front office feedback: (b)(5)

(b)(5)

* Comms Update: (b)(5)

(b)(5)

From: Wells, John (CFPB)
(b)(6)
To: Ehrlich, Jeffrey (CFPB)
(b)(6) Donoghue,
Kristen (CFPB) (b)(6)
(b)(6)
Cc: Petersen, Cara (CFPB)
(b)(6)
Bcc:
Subject: RE: findings of fact and conclusions of law attached
Date: Sat Jan 20 2018 17:16:05 EST
Attachments: 312 - Defendants Post-Trial Brief.pdf
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 again so it's all in one place. (b)(5)

(b)(5)

From: Ehrlich, Jeffrey (CFPB)
Sent: Saturday, January 20, 2018 4:09 PM
To: Donoghue, Kristen (CFPB); Wells, John (CFPB)
Cc: Petersen, Cara (CFPB)
Subject: RE: findings of fact and conclusions of law attached

I'll make it work. Thanks.

Jeff Ehrlich

Office: (b)(6)
Mobile: (b)(6)

From: Donoghue, 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

I 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)

(b)(5)
(b)(5) I'll 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: (b)(6)
Mobile: (b)(6)

From: Donoghue, Kristen (CFPB) (b)(6)
Date: January 20, 2018 at 1:12:32 PM EST

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) D'Angelo, Chris (CFPB) (b)(6)
(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) Blankenstein, Eric (Detailee)(CFPB)
(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) Williams, Monique (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: (b)(6)

From: Martikan, Owen (CFPB) (b)(6)
Date: January 19, 2018 at 6:16:07 PM EST
To: Wells, John (CFPB) (b)(6) Ehrlich, Jeffrey (CFPB) (b)(6)
Cc: Coll, Christina (CFPB) (b)(6) Hartmann, Leanne (CFPB) (b)(6)
(b)(6) Reiferson, Barry (CFPB) (b)(6) Polzien, Darcie (CFPB)
(b)(6)
Subject: findings of fact and conclusions of law attached

Owen P. Martikan

Enforcement Attorney

(b)(6)

Telephone: (b)(6)

www.consumerfinance.gov

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From: Donoghue, Kristen (CFPB) (b)(6)
To: D'Angelo, Chris (CFPB) (b)(6)
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)

Craig Cowie

Assistant Litigation Deputy

Office of Enforcement

Consumer Financial Protection Bureau

Telephone (b)(6)

(b)(6)

consumerfinance.gov

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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 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)

(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) Donoghue, Kristen (CFPB) (b)(6)
(b)(6)
Subject: Golden Valley

(b)(5)

Thanks,

Eric

Eric Blankenstein

Senior Advisor, Director's Front Office

(b)(6)

(b)(6) (office)
(b)(6) (cell)

From: Blankenstein, Eric (Detailee)(CFPB)

(b)(6)

To: Donoghue, Kristen (CFPB)

(b)(6)

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,

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)

(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) Donoghue, Kristen (CFPB) (b)(6)
(b)(6)
Subject: Golden Valley

(b)(5)

Thanks,

Eric

Eric Blankenstein

Senior Advisor, Director's Front Office

(b)(6)

(b)(6) (office)
(b)(6) (cell)

From: Morris, Deborah (CFPB)

(b)(6)

To: Cowie, Craig (CFPB)

(b)(6)

Donoghue,

Kristen (CFPB) (b)(6)

(b)(6)

; Petersen,

Cara (CFPB) (b)(6)

(b)(6)

Cc:

Bcc:

Subject: RE: Golden Valley

Date: Sat Jan 13 2018 14:23:58 EST

Attachments:

(b)(5)

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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)

(b)(5)

Craig Cowie

Assistant Litigation Deputy

Office of Enforcement

Consumer Financial Protection Bureau

Telephone: (b)(6)

(b)(6)

consumerfinance.gov

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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 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)

(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) Donoghue, Kristen (CFPB) (b)(6)
(b)(6)
Subject: Golden Valley

(b)(5)

Thanks,

Eric

Eric Blankenstein

Senior Advisor, Director's Front Office

(b)(6)

(b)(6) (office)
(b)(6) (cell)

From: Blankenstein, Eric (Detailee)(CFPB)

(b)(6)

To: Mulvaney, Mick (CFPB)

(b)(6)

Cc:

Bcc:

Subject: RE: Golden Valley

Date: 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 –

The documents 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.

Thanks,

Eric

From: Mulvaney, Mick (CFPB)

Sent: Thursday, January 11, 2018 6:29 PM

To: Blankenstein, Eric (Detailee)(CFPB) (b)(6)

Subject: Golden Valley

Eric:

Thanks for taking the time to sit down to go over this in detail today. Following up on our meeting, I'd like to see the following:

- 1) The complaint
- 2) The D's brief on the motion
- 3) The amici from the states

(b)(5)

I think that is it. Thanks again. I thought this was as good a discussion on a lawsuit as I've had since I was practicing...even if it was so heavy into choice-of-law (yawn).

MM

From: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
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: Fri Jan 12 2018 16:44:49 EST
Attachments: 2018.01.12 - Golden Valley Recommendation Memo.docx
Tab 1 - RC Recommendation Memo- Golden Valley Lending Authorization to S....pdf
Tab 2 - DRAFT Opposition to Motion to Dismiss.docx

Attached.

From: D'Angelo, Chris (CFPB)
Sent: Friday, January 12, 2018 4:27 PM
To: Donoghue, Kristen (CFPB) (b)(6) Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
Cc: Petersen, Cara (CFPB) (b)(6)
Subject: RE: Golden Valley Career Staff recommendation

Eric – When you have a minute, can you please send us the final version that went into the book?
Thanks!

From: Donoghue, Kristen (CFPB)
Sent: Friday, January 12, 2018 12:23 PM
To: Blankenstein, Eric (Detailee)(CFPB)
Cc: Petersen, Cara (CFPB); D'Angelo, Chris (CFPB)
Subject: Golden Valley Career Staff recommendation

Eric, attached are two documents.

(b)(5)

(b)(5)

Happy to discuss - Kristen



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 discussed after our meeting today, attached please find an updated version of the opposition to Golden Valley'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

(b)(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

Attached is a revised version of the opposition (b)(5)

(b)(5)

(b)(5)



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(b)(5)



From: Donoghue, Kristen (CFPB)
(b)(6)
To: Blankenstein, Eric (Detailee)(CFPB)
(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 10:28:11 EST
Attachments:

Got it - I have told Deb 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: 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

From: Morris, Deborah (CFPB) (b)(6)
Date: January 17, 2018 at 7:14:58 PM EST
To: Donoghue, 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 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)
(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.

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: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
To: Donoghue, Kristen (CFPB)
(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.

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

From: Morris, Deborah (CFPB) (b)(6)
Date: January 17, 2018 at 7:14:58 PM EST
To: Donoghue, 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 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)
(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.

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: 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.

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)

(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 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)

(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) Donoghue, Kristen (CFPB) (b)(6)
(b)(6)
Subject: Golden Valley

(b)(5)

Thanks,

Eric

Eric Blankenstein

Senior Advisor, Director's Front Office

(b)(6)

(b)(6) (office)
(cell)

From: Donoghue, Kristen (CFPB)
(b)(6)
To: Petersen, Cara (CFPB)
(b)(6)
Cc:
Bcc:
Subject: Re: Litigation deadlines
Date: Thu Dec 21 2017 18:20:56 EST
Attachments:

You can send. Thanks!!

From: Petersen, Cara (CFPB) (b)(6)
Date: December 21, 2017 at 5:27:16 PM EST
To: Donoghue, Kristen (CFPB) (b)(6)
Cc: Ehrlich, Jeffrey (CFPB) (b)(6)
Subject: FW: Litigation deadlines

Proposed response (happy to send if you like).

Eric,

(b)(5)
(b)(5) It covers the issues you raised in your email.

Thanks,

Kristen

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

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)

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

(CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Petersen,

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:

· 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)

(b)(5)

- All parties made initial disclosures. We have amended ours and intend to supplement appropriately.

(b)(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.

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

(b)(5)

Kristen

From: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
To: Petersen, Cara (CFPB)
(b)(6) Donoghue,
Kristen (CFPB) (b)(6)
(b)(6)
Cc: 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)
(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
Attachments:

Very helpful. Thanks.

From: Petersen, Cara (CFPB)
Sent: Thursday, December 21, 2017 6:37 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) 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) Pearl, Joanna (CFPB) (b)(6) Ehrlich,
Jeffrey (CFPB) (b)(6)
Subject: RE: Litigation deadlines

Eric,

(b)(5)

(b)(5) It addresses other the issues you raised in your email.

Thanks,

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

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)
(b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Petersen,
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:

* WWR has a 12/31 deadline for "discovery due." (b)(5)

(b)(5)

Yes, that is the deadline for completion of discovery. (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.

(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)

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

(b)(5)

Kristen

From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)

To: Petersen, Cara (CFPB) (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) (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: Thu Dec 21 2017 18:46:02 EST

Attachments:

Thanks.

From: Petersen, Cara (CFPB)

Sent: Thursday, December 21, 2017 6:37 PM

To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) 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) Pearl, Joanna (CFPB) (b)(6) Ehrlich, Jeffrey (CFPB) (b)(6)

Subject: RE: Litigation deadlines

Eric,

(b)(5)

(b)(5)

It addresses other the issues you raised in your email.

Thanks,

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

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)
(b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Petersen,
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

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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:

* WWR has a 12/31 deadline for "discovery due." (b)(5)

(b)(5)

Yes, that is the deadline for completion of discovery.

(b)(5)

Here are some additional dates for Navient, which will be added to the calendar:

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- * 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.

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

gov>; D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) <David.

(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

From: Donoghue, Kristen (CFPB) (b)(6)
To: Ehrlich, Jeffrey (CFPB) (b)(6)
Cc: Petersen, Cara (CFPB) (b)(6) Pearl,
Joanna (CFPB) (b)(6) (b)(6)
Bcc: (b)(6)
Subject: Fwd: Litigation deadlines
Date: Thu Dec 21 2017 14:04:54 EST
Attachments:

FYI below. Let's discuss.

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) Pearl, Joanna (CFPB) (b)(6) Petersen,
Cara (CFPB) (b)(6)
Subject: RE: Litigation deadlines

Thanks for this information Kristen.

(b)(5)

(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)

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

(CFPB) (b)(6) Pearl, Joanna (CFPB) (b)(6) Petersen,

Cara (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.

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:

(b)(5)



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(b)(5)

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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)

gov>; D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) <David.

(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)

(b)(5)

Kristen

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:

We can go over this at 10:30 when we talk tomorrow. In the meantime, let me know if you'd like me to follow up with the LDs about these.

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:

(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)

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

(b)(5)

Kristen

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)

Jeff Ehrlich

Deputy Enforcement Director

Office: (b)(6) | Mobile: (b)(6)

Consumer Financial Protection Bureau

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: Monday, December 18, 2017 7:01 PM
To: Ehrlich, Jeffrey (CFPB)
Subject: FW: Litigation deadlines

See below (b)(5)

(b)(5) I think – let me think about that, and your thoughts welcome too.

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:

(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)

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

(b)(5)

Kristen

From: Blankenstein, Eric (Detailee)(CFPB)

(b)(6)

To: Donoghue, Kristen (CFPB)

(b)(6)

Cc: Pearl, Joanna (CFPB)

(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)

(b)(6)

Bcc:

Subject: RE: Litigation deadlines

Date: Tue Dec 19 2017 07:31:05 EST

Attachments:

(b)(5)

Thanks,

Eric

From: Blankenstein, Eric (Detailee)(CFPB)

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

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

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

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

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

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

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

(CFPB) (b)(6)

Subject: RE: Litigation deadlines

A few more questions:

***** WWR has a 12/31 deadline for "discovery due." (b)(5)

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

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

(b)(5)

Kristen

From: Blankenstein, Eric (Detailee)(CFPB) (b)(6)
To: Donoghue, Kristen (CFPB) (b)(6)
Cc: Pearl, Joanna (CFPB) (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)
(b)(6)
Bcc:
Subject: RE: Litigation deadlines
Date: Tue Dec 19 2017 12:09:21 EST
Attachments:

Correct on priorities.

Thanks,

Eric

From: Donoghue, Kristen (CFPB)
Sent: Tuesday, December 19, 2017 12:04 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6)
Cc: Pearl, Joanna (CFPB) (b)(6) Petersen, Cara (CFPB) (b)(6)
gov>; D'Angelo, Chris (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6)
(b)(6) Latell, Catherine (CFPB) (b)(6) Roberson, Amanda
(CFPB) (b)(6)
Subject: RE: Litigation deadlines

Eric, I am collecting 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:

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

(b)(5)

Kristen

From: Latell, Catherine (CFPB)

(b)(6)

To: Blankenstein, Eric (Detailee)(CFPB)

(b)(6)

Cc: D'Angelo, Chris (CFPB)

(b)(6)

CFPB_SEFL_Book (b)(6)

(b)(6)

Bcc:

Subject: RE: Litigation Deadlines (Updated)

Date: Fri Jan 12 2018 11:37:40 EST

Attachments: Case Deadlines.6.xlsx

Hi Eric,

Attached is the updated calendar. Apologies for the late submission on this one. Moving forward, we will place this in your Book every Monday so that any weekend updates are reflected. Because of Monday's holiday, however, the next one will come in your Book on Tuesday 1/16.

(b)(5)

Catherine

Catherine Latell

Consumer Financial Protection Analyst

Office of Supervision Examinations

Consumer Financial Protection Bureau

Office: (b)(6) Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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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) Pearl, Joanna (CFPB) (b)(6)
(b)(6) Petersen, Cara (CFPB) (b)(6) Bleicken, David (CFPB) (b)(6)
(b)(6) Roberson, Amanda (CFPB) (b)(6) Donoghue, Kristen
(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.

(b)(5)

Catherine

Catherine Latell
Consumer Financial Protection Analyst

Office of Supervision Examinations

Consumer Financial Protection Bureau

Office: (b)(6) | Mobile: (b)(6)

Consumer Financial Protection Bureau
consumerfinance.gov

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From: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
To: Donoghue, Kristen (CFPB)
(b)(6)
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

From: Howard, Jennifer (CFPB)
(b)(6)

To: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
Donoghue, Kristen (CFPB) (b)(6)
(b)(6)
Gilford, Samuel (CFPB) (b)(6)
(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

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

(b)(6) Williams, Monique (CFPB) (b)(6) Ehrlich, Jeffrey

(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)

Consumer Financial Protection Bureau
consumerfinance.gov

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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: 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

Here is my redline (b)(5)

(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

From: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
To: Donoghue, Kristen (CFPB)
(b)(6); D'Angelo,
Chris (CFPB) (b)(6)
(b)(6)
Cc:
Bcc:
Subject: RE: Memorandum to Acting Director re Golden Valley Litigation.1.12.2018 (3) to EB
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

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

From: Donoghue, Kristen (CFPB)
(b)(6)
To: Blankenstein, Eric (Detailee)(CFPB)
(b)(6)
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:

We are working on the insert and will get back to you ASAP.

(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

Here is my redline (b)(5)
(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

From: McLeod, Mary (CFPB)
(b)(6)
To: Blankenstein, Eric (Detailee)(CFPB)
(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)

From: Blankenstein, Eric (Detailee)(CFPB)
Sent: Thursday, January 18, 2018 3:25 PM
To: McLeod, Mary (CFPB); D'Angelo, Chris (CFPB)
Cc: Coleman, John (CFPB)
Subject: RE: Press guidance on Golden Valley

(b)(5) I didn't think you guys would need to see something this simple, but I will make sure to include you (if there is a) next time.

Thanks,

Eric

From: McLeod, Mary (CFPB)
Sent: Thursday, January 18, 2018 2:09 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)
Cc: Coleman, John (CFPB) (b)(6)
Subject: Press guidance on Golden Valley

Do we have press guidance? LD didn't see anything circulated for clearance.

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:
Subject: RE: (b)(5)
Date: Sun Jan 14 2018 14:46:56 EST
Attachments:

Thanks for the info Kristen.

From: Donoghue, Kristen (CFPB)
Sent: Sunday, January 14, 2018 1:50 PM
To: Blankenstein, Eric (Detailee)(CFPB) (b)(6) D'Angelo, Chris (CFPB)
(b)(6)
Cc: Petersen, Cara (CFPB) (b)(6)
Subject: FW: (b)(5)

Hi, Eric and Chris. Cara and I have spoken to Deb and Craig about Golden Valley, (b)(5)
(b)(5) I will set up a meeting
early Tuesday for us all to get together and discuss – that seems like the best way to proceed given the
complicated nature of the questions and the time constraints associated with the matter.

(b)(5)

Invitation to follow in a few minutes.

Kristen

From: Morris, Deborah (CFPB)
Sent: Saturday, January 13, 2018 3:48 PM
To: Donoghue, Kristen (CFPB); Petersen, Cara (CFPB)
Cc: Cowie, Craig (CFPB)
Subject: (b)(5)

A few observations from reading the cases:

(b)(5)

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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: Golden Valley statement.docx

The statement below (attached in Word for convenience) was reviewed and approved by enforcement, you, Emma, and Mick last night. (b)(5)

At this morning's meeting I told Mick we could file as late as midnight central time, but he wanted to file this morning.

Happy to chat if you'd like.

Thanks,

Eric

From: Fulton, Kate (CFPB)

Sent: Thursday, January 18, 2018 12:36 PM

To: Czwartacki, John (Detailee)(CFPB) (b)(6) Blankenstein, Eric (Detailee)(CFPB) (b)(6)

Doyle, Emma (Detailee)(CFPB) (b)(6)

Johnson, Brian (CFPB) (b)(6)

Subject: RE: Update

I wasn't involved 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.