

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING  
File No. 2016-CFPB-0022

In the Matter of:

**TMX Finance LLC**

**FIFTH MODIFICATION OF  
THE CONSENT ORDER**

The Consumer Financial Protection Bureau (Bureau) issued a consent order in this matter on September 26, 2016, identifying unfair and abusive practices in TMX Finance LLC's (Respondent) lending and debt-collection practices in violation of §§ 1031 and 1036(a)(1)(B) of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. §§ 5531 and 5536(a)(1)(B), and the Bureau modified paragraph 82 of the order to extend the termination date on June 21, 2021, January 31, 2022, September 15, 2022, and December 12, 2022 (collectively, the Consent Order). The Consent Order is incorporated herein by reference. Under § 1053 of the CFPA, 12 U.S.C. § 5563, the Bureau again modifies paragraph 82 of the Consent Order to extend the termination date (Modification of the Consent Order).

**I.**

**Jurisdiction**

1. The Bureau has jurisdiction over this matter under §§ 1053 and 1055 of the CFPA, 12 U.S.C. §§ 5563, 5565.

**II.**

**Stipulation**

2. Respondent has executed a “Stipulation and Consent to the Issuance of the Fifth Modification of Consent Order,” dated January 25, 2023 (Stipulation), which is incorporated by reference and is accepted by the Bureau. By this Stipulation, Respondent has consented to the issuance of this Modification of Consent Order by the Bureau under § 1053 of the CFPA, 12 U.S.C. § 5563. Respondent admits the facts necessary to establish the Bureau’s jurisdiction over Respondent and the subject matter of this action.

**III.**

**Administrative Provision**

3. Paragraph 82 of the Consent Order is modified to read:  
  
This Consent Order will terminate on February 10, 2023, unless the Bureau initiates an action before that date alleging any violation of the Consent Order by Respondent, then the Consent Order will expire 5

years from the date the Bureau initiates such action (Extended Termination Date). If such action is dismissed or the relevant adjudicative body rules that Respondent did not violate any provision of the Consent Order, and the dismissal or ruling is either not appealed or upheld on appeal (collectively, the Dismissal of Action or Ruling of No Violation), then the Consent Order will terminate on February 10, 2023, as though the action had never been filed. The Consent Order will remain effective and enforceable until the latter of February 10, 2023, or the Extended Termination Date when there is no Dismissal of Action or Ruling of No Violation, except to the extent that any provisions of this Consent Order have been amended, suspended, waived, or terminated in writing by the Bureau or its designated agent.

**IT IS SO ORDERED**, this 26<sup>th</sup> day of January, 2023.

*Rohit Chopra*

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Rohit Chopra

Director

Consumer Financial Protection Bureau