

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

**ADMINISTRATIVE PROCEEDING**  
**File No. 2015-CFPB-0029**

\_\_\_\_\_ )  
**In the Matter of:** )  
 )  
 )  
**INTEGRITY ADVANCE, LLC and** )  
**JAMES R. CARNES,** )  
 )  
**Respondents.** )  
\_\_\_\_\_ )

**JOINT STIPULATION REGARDING EXHIBITS TO WHICH NEITHER**  
**PARTY OBJECTS**

By Order dated April 27, 2016, as amended by Order dated June 17, 2016, the Administrative Law Judge directed the parties to stipulate to exhibits to which neither party objects. On July 8, 2016, the parties met and conferred by phone to discuss such stipulations. Accordingly, the parties have agreed as follows:

Respondents’ Exhibits to which the Bureau Does not Object:

- 1. RX 001 – IA Reporting Structure
- 2. RX 002 – IA Amended Operating Agreement

Enforcement Counsel’s Exhibits to which Respondent Does not Object:

- 1. EC Ex 65 – Integrity Advance Organizational Chart

Respectfully submitted,  
  
Attorneys for Plaintiff  
Consumer Financial Protection  
Bureau

ANTHONY ALEXIS  
Enforcement Director

DEBORAH MORRIS  
Deputy Enforcement Director

CRAIG COWIE  
Assistant Litigation Deputy

s/Alusheyi J. Wheeler

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*Enforcement Counsel*

**CERTIFICATE OF SERVICE**

I hereby certify that on the 8th day of July 2016, I caused a copy of the foregoing Joint Stipulation Regarding Exhibits to Which Neither Party Objects, to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB\_electronic\_filings@cfpb.gov), the U.S. Coast Guard Hearing Docket Clerk (aljdocketcenter@uscg.mil), Administrative Law Judge Parlen L. McKenna (cindy.j.melendres@uscg.mil), Heather L. MacClintock (Heather.L. MacClintock@uscg.mil), and served by email on Respondents' counsel at the following addresses:

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/s/ Alusheyi J. Wheeler  
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