

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

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ADMINISTRATIVE PROCEEDING )  
File No. 2015-CFPB-0029 )  
In the matter of )  
INTEGRITY ADVANCE, LLC and )  
JAMES R. CARNES )  
\_\_\_\_\_)

**NOTICE OF APPEAL**

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Pursuant to 12 C.F.R. § 1081.402, notice is hereby given that Respondents Integrity Advance, LLC and James R. Carnes (together, “Respondents”) appeal, as against the Consumer Financial Protection Bureau, and take exception to the Recommended Decision filed by the hearing officer, Administrative Law Judge Parlen L. McKenna, on September 27, 2016 (Dkt. 176). Respondents appeal and take exception to the Recommended Decision, including but not limited to, all findings of liability and all relief recommended by the hearing officer, on the grounds that the findings of fact, conclusions of law, and proposed relief are arbitrary, capricious, an abuse of discretion, not in accordance with law, and/or unsupported by reliable, probative, and substantial evidence. In addition, Respondents appeal and take exception to those portions of the Order Denying Motion to Dismiss, dated April 22, 2016 (Dkt. 75), and the Order Granting In Part and Denying In Part Bureau’s Motion for Summary Disposition and Denying Respondents’ Motion for Summary Disposition, dated July 1, 2016 (Dkt. 111), relied upon by the hearing officer in imposing liability and relief under the Recommended Decision.

Respectfully submitted,

Dated: September 30, 2016

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**CERTIFICATION OF SERVICE**

I hereby certify that on the 30th day of September, 2016, I caused a copy of the foregoing Notice of Appeal to be filed by electronic transmission (e-mail) with the U.S. Coast Guard Hearing Docket Clerk ([aljdocketcenter@uscg.mil](mailto:aljdocketcenter@uscg.mil)), Heather L. MacClintock ([Heather.L.MacClintock@uscg.mil](mailto:Heather.L.MacClintock@uscg.mil)), and Administrative Law Judge Parlen L. McKenna ([cindy.j.melendres@uscg.mil](mailto:cindy.j.melendres@uscg.mil)), and served by electronic mail on the following parties who have consented to electronic service:

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