

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

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

In the Matter of:

NOTICE OF APPEAL

**INTEGRITY ADVANCE, LLC and
JAMES R. CARNES,**

Respondents.

NOTICE OF APPEAL

Pursuant to 12 C.F.R. § 1081.402(a), Enforcement Counsel hereby provides notice that it will appeal the Recommended Decision filed by Administrative Law Judge Parlen L. McKenna on September 27, 2016. Enforcement Counsel will appeal the legal conclusion that the Bureau is not entitled to relief for Integrity Advance’s Truth in Lending Act violations that occurred prior to July 21, 2011. Imposition of relief prior to this date is not impermissibly retroactive as to Respondent Integrity Advance. Enforcement Counsel will also appeal the Administrative Law Judge’s conclusion that the Bureau could not properly seek restitution as relief for Integrity Advance’s violation of the Consumer Financial Protection Act, which is Count II of the Notice of Charges.

Respectfully submitted,

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CERTIFICATE OF SERVICE

I hereby certify that on the 12th day of October 2016, I caused a copy of the foregoing Notice of Appeal 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 the Respondents' counsel at the following addresses:

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