



**Certificate of Service**

I hereby certify that on the 20th day of October 2016, I caused a copy of the foregoing Notice of Withdrawal of Appearance, to be filed by electronic transmission (e-mail) with the Office of Administrative Adjudication (CFPB\_electronic\_filings@cfpb.gov), Administrative Law Judge Christine L. Kirby, and served by email on the Respondents' counsel at the following addresses:

William "Max" Kidwell  
General Manager  
Phoenix Title Loans, LLC  
max.kidwell@atlascapitalllc.com

/s/  
Frank Kulbaski