



RE: FOIA Request #CFPB-2012-037

June 8, 2012

Lisette Garcia  
Judicial Watch  
425 Third Street, SW, Suite 800  
Washington, DC 20024

Dear Ms. Garcia:

This letter is in final response to your Freedom of Information Act (FOIA) request dated January 25, 2012. Your request sought all communications concerning, referring, or relating to Richard Cordray's appointment as Director of the Consumer Financial Protection Bureau. Also, you requested all records reflecting travel and lodging for Mr. Cordray, family, and any additional guests. Lastly, you sought the travel records for the Ohio judge who accepted Mr. Cordray's Oath of Office in Washington, D.C.

In response to your request, the CFPB conducted a search of the Office of the Director, the Office of External Affairs, the Office of Legislative Affairs, the Office of the Chief Financial Officer, and the Travel Office. On March 30, 2012, the CFPB provided to you an interim response that consisted of 220 pages released in part. In the interim response, the CFPB withheld 49 pages in full. On June 7, 2012, I notified you that a response to Judicial Watch's FOIA requests "should be forthcoming very soon." Attached to this letter, please find the CFPB's final response to your FOIA request, which consists of 10 pages. Of those pages, I have determined that 6 pages are released in full and 4 pages are released in part pursuant to Title 5 U.S.C. § 552 (b)(5) and (b)(6). An additional 3 pages have been withheld in full pursuant to Title 5 U.S.C. § 552 (b)(5).

You may appeal any of the responses or decisions set forth above or in our interim response dated March 30, 2012. If you choose to file an appeal, you must do so within 45 calendar days from the date of this letter. Your appeal must be in writing, signed by you or your representative, and should contain the rationale for the appeal. You may send your appeal via the mail (address below), email (CFPB\_FOIA@cfpb.gov) or fax (1-855-FAX-FOIA (329-3642)).

Your appeal should be addressed to:

Consumer Financial Protection Bureau  
Attention: Chief FOIA Officer

Freedom of Information Appeal  
1700 G Street, NW  
Washington, D.C. 20552

For inquiries concerning your request, please contact Dominique Banks, by phone at (202) 435-7359 and reference the FOIA request number above. If you are unable to reach Ms. Banks, please feel free to contact CFPB's FOIA Service Center by email at [CFPB\\_FOIA@cfpb.gov](mailto:CFPB_FOIA@cfpb.gov) or by telephone at 1-855-444-FOIA (3642).

Sincerely,

A handwritten signature in black ink, appearing to read 'M. Michalosky', with a large, sweeping flourish extending to the right.

Martin Michalosky  
FOIA Manager  
Office of the Chief Administrative Officer

---

From: Gonzalez, Roberto (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=gonzalezr>  
To: Fuchs, Meredith (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=fuchsm>; Gordon, Michael  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=gordonm>; Cabot, Chloe  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=cabotc>; Howard, Jennifer  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=howardje>  
Cc: Kennedy, Leonard (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=kennedyle>; Gossett, David  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=gossettda>; McDonald, Alicia  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=mcdonalda>  
Bcc:  
Subject: Grassley letter to DOJ re recess appointment  
Date: Sat Jan 07 2012 11:20:04 EST  
Attachments: 2012.01.06 Grassley to Holder (DOJ) re Recess Appointments.pdf

---

Fyi - another letter by Grassley and several other senators.

From: Meade, Christopher  
Sent: Saturday, January 07, 2012 08:24 AM  
To: Gonzalez, Roberto (CFPB)  
Subject: Fw:

P.S. And here's another one.

From: Siskel, Edward [mailto:(b) (6)]  
Sent: Friday, January 06, 2012 06:50 PM  
To: Meade, Christopher  
Cc: Small, Anne <(b) (6)>  
Subject: RE:

Thanks Chris. And here is another in case you haven't seen this one.

From: Christopher.Meade@treasury.gov [mailto:Christopher.Meade@treasury.gov]  
Sent: Friday, January 06, 2012 5:16 PM  
To: Siskel, Edward  
Cc: Small, Anne  
Subject:

Ed – I assume you have seen this but, if not, FYI.

Chris

---

From: Cumpiano, Flavio (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=cumpianof>  
To:  
Cc:  
Bcc:  
Subject: Fw: EMBARGOED TIL NOON: Reps. Maloney, Gutierrez, Ellison, Miller and consumer  
groups hail Cordray as CFPB chief  
Date: Tue Jan 24 2012 11:49:50 EST  
Attachments:

---

----- Original Message -----

From: Rivlin, Douglas [mailto:Douglas.Rivlin@mail.house.gov]  
Sent: Tuesday, January 24, 2012 11:39 AM  
To: Rivlin, Douglas <Douglas.Rivlin@mail.house.gov>  
Subject: EMBARGOED TIL NOON: Reps. Maloney, Gutierrez, Ellison, Miller and consumer groups hail  
Cordray as CFPB chief

Rep. Luis V. Gutierrez (D-IL) is participating in a press conference at noon ET today (U.S. Capitol grounds, House Triangle) in advance of tonight's State of the Union address. The embargoed press release issued for that press conference on the Consumer Financial Protection Bureau (CFPB) and the President's appointment of Richard Cordray as the Director is pasted below.

FYI: The Congressman will also be a guest with Andrea Mitchell on MSNBC at 1:30 ET and with Neil Cavuto on Fox Business Channel at 6:05 ET today.

Douglas G. Rivlin  
Director of Communication  
Office of Rep. Luis V. Gutierrez (IL-04)  
U.S. House of Representatives  
2266 Rayburn HOB  
Washington, DC 20515-1304

douglas.rivlin@mail.house.gov<mailto:douglas.rivlin@mail.house.gov> // <http://twitter.com/douglasrivlin>  
phone: (202) 225-8203 // fax: (202) 225-7810  
Follow Congressman Gutierrez<<http://www.gutierrez.house.gov/>> on Twitter<<http://www.twitter.com/luisgutierrez>>, Facebook<<http://www.facebook.com/RepGutierrez>>, and YouTube<<http://www.youtube.com/RepLuisGutierrez>>.

From: Houston, Jon  
Sent: Tuesday, January 24, 2012 11:01 AM  
Subject: EMBARGOED TIL NOON: Reps. Maloney, Gutierrez, Ellison, Miller and consumer groups hail  
Cordray as CFPB chief

EMBARGOED UNTIL 12 NOON, January 24, 2011

CONTACT: Jon Houston, Maloney, 202 225-7944 or [jon.houston@mail.house.gov](mailto:jon.houston@mail.house.gov)<mailto:jon.houston@mail.house.gov>  
Douglas Rivlin, Gutierrez, 202 225-8203 or [douglas.rivlin@mail.house.gov](mailto:douglas.rivlin@mail.house.gov)<mailto:douglas.rivlin@mail.house.gov>  
Jennifer Gore, Ellison, 202 225-4755 or [jennifer.gore@mail.house.gov](mailto:jennifer.gore@mail.house.gov)<mailto:jennifer.gore@mail.house.gov>

gore@mail.house.gov>

LuAnn Canipe, Miller, 202 225-3032 or luann.canipe@mail.house.gov<mailto:luann.canipe@mail.house.gov>

Reps. Maloney, Gutierrez, Ellison, Miller  
and consumer groups  
hail Cordray as CFPB chief

-- Members send letter to President thanking him for appointment --

WASHINGTON, DC - Rep. Carolyn Maloney (D-NY), senior member of the House Oversight and Government Reform Committee's Subcommittee on TARP, Financial Services and Bailouts of Public and Private Programs, and Reps. Luis V. Gutierrez, Keith Ellison, and Brad Miller and 44 other members sent a letter to President Obama today thanking him for appointing Richard Cordray as Director of the Consumer Financial Protection Bureau (CFPB). (A copy of the letter text follows below.)

Today, they were joined outside the House chamber by major consumer groups to hail the Cordray appointment and decried today's Subcommittee hearing titled "How will the CFPB function under Richard Cordray?"

"Richard Cordray is supremely qualified to head the CFPB, yet Senate Republicans refused to confirm him or anyone else to the job. It's an abuse of the advise-and-consent process, and I'm glad that the President used the tools available to him to appoint Cordray," Maloney said. "Yet today, barely a month into his tenure, the Oversight Subcommittee is mounting a hearing to harass the new director-and it's the twelfth time that a representative of the CFPB has testified before Congress in the last eleven months. Some hearings can be described as a 'fishing expedition'; I hope today's hearing doesn't become a 'bashing expedition' by the members of the majority, treating Director Cordray as badly as they treated Elizabeth Warren in the past." (A list of previous testimony follows)

"Despite the doomsday predictions of some of our Republican colleagues, President Obama's very sensible and timely appointment of Richard Cordray to head the CFPB has not brought about a plague of locusts or embarked the four horsemen of the apocalypse on their journey," Rep. Gutierrez said. "What we see are simplified mortgage lending documents, disclosure of fees in foreign remittances, scrutiny of payday lending and concrete steps towards greater transparency and consumer empowerment. A functioning CFPB is not the coming of the end but a new beginning."

"President Obama stood up to the radical Republicans in Congress in appointing Richard Cordray," said Rep. Ellison. "For more than six months, Republicans blocked Cordray's appointment not because of his record, but because they object to consumer protections that rein in the corporate excesses that have hurt the middle class. President Obama has shown once again that if Republicans won't help fix our economy, Democrats will move forward to do the right thing."

"President Obama made the right decision to move forward with this appointment," Rep. Miller said. "He's tried for well more than a year to negotiate in good faith with Senate Republicans, but there's been no good faith by Senate Republicans. Their abuse of constitutional confirmation powers and Senate rules is unprecedented. The authors of our Constitution never intended confirmation powers to be used to sabotage a President's ability to run the government."

"Now that Director Cordray is confirmed by a valid Presidential appointment, the CFPB clearly has all its powers to protect consumers from unfair financial practices," said Ed Mierzwinski, U.S. PIRG Consumer Program Director. "Companies that treat consumers fairly should look forward to greater market share as the CFPB makes markets more transparent and focuses enforcement on practices that don't treat consumers fairly."

Pamela Banks, Senior Policy Counsel for Consumers Union, the advocacy arm of Consumer Reports, said, "We all know about shady lenders and financial scams that prey on vulnerable consumers. Now that the CFPB has a director at the helm, the bureau can carry out its job to protect consumers from these types of abuses. This is the kind of financial watchdog that consumers want and deserve."

"Payday lenders, debt collectors & companies selling private student loans should be on notice now that the Consumer Financial Protection Bureau has a director in place", said Consumer Action's Ruth Susswein. "Consumers now have an ally who can fight with both hands to root out financially dangerous products and practices." Consumer Action, a national, non-profit, focuses on financial education and advocacy that empowers low to moderate income and limited-English-speaking consumers to financially prosper.

"Tricks and traps have cost families billions and billions of dollars each year and abuses in the mortgage market helped cause the financial crisis," said Marcus Stanley of Americans for Financial Reform. "Now with Rich Cordray in place as director of the Consumer Financial Protection Bureau, there will be a cop on the beat fighting for fair play and standing up to Wall Street. Families will get to keep more of their hard earned dollars and responsible businesses will not be crowded out by bottom feeders."

###

#### Previous Testimony Before Congress by CFPB Officials

1. March 16, 2011: Elizabeth Warren before the House Financial Services Subcommittee on Financial Institutions and Consumer Credit
2. April 12, 2011: Holly Petraeus before the Senate Homeland Security & Governmental Affairs Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia
3. May 24, 2011: Elizabeth Warren before the House Oversight and Government Reform Subcommittee on TARP, Financial Services and Bailouts of Public and Private Programs
4. July 7, 2011: Raj Date before the House Financial Services Subcommittees on Financial Institutions and Consumer Credit and Oversight and Investigations
5. July 13, 2011: Kelly Cochran before the House Financial Services Subcommittee on Insurance, Housing and Community Opportunity
6. July 14, 2011: Elizabeth Warren before the House Oversight and Government Reform Committee
7. July 28, 2011: Dan Sokolov before the House Small Business Subcommittee on Investigations, Oversight and Regulations
8. September 6, 2011: Richard Cordray Nomination Hearing before the Senate Banking Committee
9. November 2, 2011: Raj Date before the House Financial Services Subcommittee on Financial Institutions and Consumer Credit
10. November 3, 2011: Holly Petraeus before the Senate Banking Committee
11. November 15, 2011: Skip Humphrey before the Senate Banking Subcommittee on Financial Institutions and Consumer Protection
12. January 24, 2012: Richard Cordray before the House Oversight and Government Reform Subcommittee on TARP, Financial Services and Bailouts of Public and Private Programs

January 24, 2012

Barack Obama  
President of the United States  
The White House

Washington, DC

Dear President Obama,

We are writing to thank you for taking the decisive action to appoint Richard Cordray as the first Director of the Consumer Financial Protection Bureau. We believe this action was necessary in light of Senate Republican attempts to hold his appointment hostage. We salute your unwillingness to bend to their demands and believe now is the time to move forward and look to what the CFPB will be able to accomplish in the coming months and year.

With Mr. Cordray's appointment the CFPB can now fully and directly exercise its authority to protect consumers. This authority includes the ability to regulate non-bank financial entities such as pay day lenders, mortgage brokers, student lenders and other entities that do not currently have a federal regulator. With Director Cordray at the helm of the CFPB, the Bureau can get to work leveling the playing field between these entities and consumers and ensuring that non-banks are subject to the same regulation as their banking counterparts.

We support your decision to appoint Richard Cordray, an eminently well qualified nominee, to the CFPB and we look forward to working with the CFPB in its efforts going forward.

Sincerely,

---

CAROLYN B. MALONEY  
Member of Congress

---

BRAD MILLER  
Member of Congress

---

GREGORY MEEKS  
Member of Congress

---

GRACE F. NAPOLITANO  
Member of Congress

---

LYNN C. WOOLSEY  
Member of Congress

---

RUBEN HINOJOSA  
Member of Congress

---

EARL BLUMENAUER  
Member of Congress

---

RUSH D. HOLT  
Member of Congress

---

MARCY KAPTUR  
Member of Congress

---

JESSE L. JACKSON JR.  
Member of Congress

---

JACKIE SPEIER  
Member of Congress

---

---

LUIS V. GUTIERREZ  
Member of Congress

---

KEITH ELLISON  
Member of Congress

---

BOBBY L. RUSH  
Member of Congress

---

CHRIS VAN HOLLEN  
Member of Congress

---

JIM MCDERMOTT  
Member of Congress

---

LOIS CAPPS  
Member of Congress

---

ANDRE CARSON  
Member of Congress

---

WM. LACY CLAY  
Member of Congress

---

DEBBIE WASSERMAN SCHULTZ  
Member of Congress

---

STEVE COHEN  
Member of Congress

---

ELIJAH E. CUMMINGS  
Member of Congress

---



HENRY A. WAXMAN  
Member of Congress

---

JOHN CONYERS JR.  
Member of Congress

---

AL GREEN  
Member of Congress

---

BARBARA LEE  
Member of Congress

---

BOB FILNER  
Member of Congress

---

G.K. BUTTERFIELD  
Member of Congress

---

JANICE D. SCHAKOWSKY  
Member of Congress

---

DAVID E. PRICE  
Member of Congress

---

HENRY C. JOHNSON JR.  
Member of Congress

---

MAZIE K. HIRONO  
Member of Congress

---

CHAKA FATTAH  
Member of Congress

---

JERROLD NADLER  
Member of Congress

---

SAM FARR  
Member of Congress

---

PETER WELCH  
Member of Congress

GEORGE MILLER  
Member of Congress

---

ELEANOR HOLMES NORTON  
Member of Congress

---

SHEILA JACKSON LEE  
Member of Congress

---

HANSEN CLARKE  
Member of Congress

---

BILL PASCRELL JR.  
Member of Congress

---

LAURA RICHARDSON  
Member of Congress

---

ROSA L. DELAURO  
Member of Congress

---

MARCIA L. FUDGE  
Member of Congress

---

JAMES P. MORAN  
Member of Congress

---

RAUL GRIJALVA  
Member of Congress

---

MICHAEL HONDA  
Member of Congress

---

NITA LOWEY  
Member of Congress

---

DANNY K. DAVIS  
Member of Congress

---

TED DEUTCH  
Member of Congress

---

From: Gonzalez, Roberto (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=gonzalezr>  
To: Cabot, Chloe (CFPB)  
</o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=cabotc>; Gordon, Michael  
(CFPB) </o=ustreasury/ou=exchange administrative group  
(fydibohf23spdlt)/cn=recipients/cn=gordonm>  
Cc:  
Bcc:  
Subject: RE: Authorities Questions from the Hill  
Date: Wed Jan 11 2012 14:53:39 EST  
Attachments:

---

Mike, if you think it makes sense I'd be happy to call her with you, but I don't think there's much else we can say.

From: Cabot, Chloe (CFPB)  
Sent: Wednesday, January 11, 2012 1:51 PM  
To: Gonzalez, Roberto (CFPB); Gordon, Michael (CFPB)  
Subject: FW: Authorities Questions from the Hill

Hi Mike and Roberto,

Kate has additional questions on this. Would one of you be able to call her directly?

Mike- I think you know her from the hill and other requests

Thanks,

Chloe

From: Gonzalez, Roberto (CFPB)  
Sent: Friday, January 06, 2012 3:11 PM  
To: Cabot, Chloe (CFPB); Deutsch, Rebecca (CFPB); VanMeter, Stephen (CFPB)  
Cc: McDonald, Alicia (CFPB); English, Leandra (CFPB); Gordon, Michael (CFPB); Howard, Jennifer (CFPB); Fuchs, Meredith (CFPB); Kennedy, Leonard (CFPB)  
Subject: RE: Authorities Questions from the Hill

(b) (5)

---

(b) (5)



From: Cabot, Chloe (CFPB)  
Sent: Friday, January 06, 2012 12:40 PM  
To: Gonzalez, Roberto (CFPB); Deutsch, Rebecca (CFPB); VanMeter, Stephen (CFPB)  
Cc: McDonald, Alicia (CFPB); English, Leandra (CFPB); Gordon, Michael (CFPB); Howard, Jennifer (CFPB)  
Subject: RE: Authorities Questions from the Hill

The request is coming from Barney Frank's staff who is receiving questions from other members of the caucus.

Adding Leandra, Jen and Mike as I'm not quite sure about the WH role in messaging on this since its authorities.

From: Gonzalez, Roberto (CFPB)  
Sent: Friday, January 06, 2012 11:13 AM  
To: Cabot, Chloe (CFPB); Deutsch, Rebecca (CFPB); VanMeter, Stephen (CFPB)  
Cc: McDonald, Alicia (CFPB)  
Subject: RE: Authorities Questions from the Hill

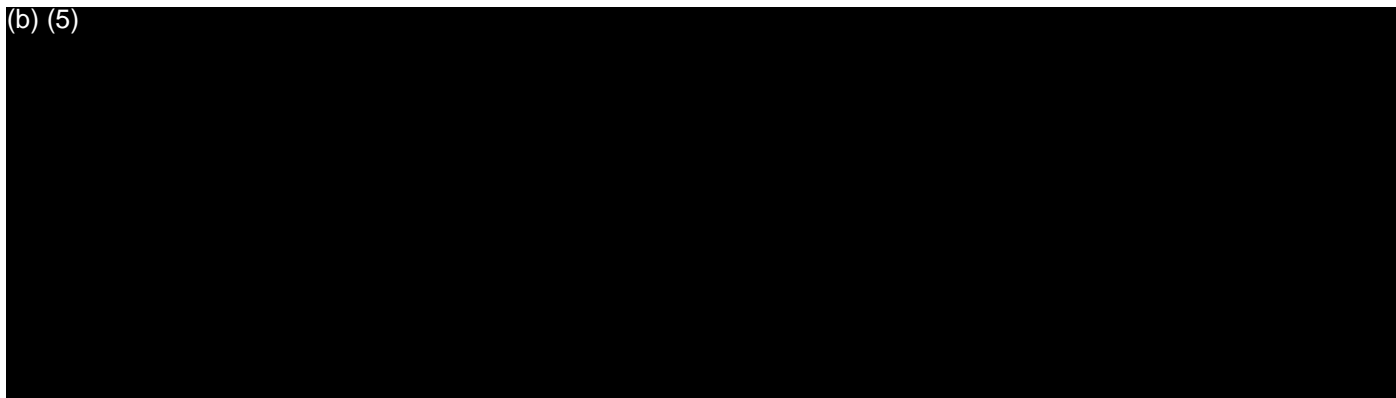
Chloe –

Can you let me know who's asking the question? The best thing might be to connect the WH with that office so they can manage the messaging. What do you think?

From: Cabot, Chloe (CFPB)  
Sent: Friday, January 06, 2012 10:45 AM  
To: Gonzalez, Roberto (CFPB); Deutsch, Rebecca (CFPB); VanMeter, Stephen (CFPB)  
Cc: McDonald, Alicia (CFPB)  
Subject: Authorities Questions from the Hill

Good morning,

(b) (5)



Thanks,

Chloe