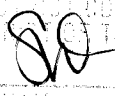


IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

FILED

2020 MAY 14 AM 11:01

CLERK OF DISTRICT COURT
WESTERN DISTRICT OF TEXAS
BY: 

COMMUNITY FINANCIAL SERVICES §
ASSOCIATION OF AMERICA, LTD. §
AND CONSUMER SERVICE §
ALLIANCE OF TEXAS, §
PLAINTIFFS, §

V. §

CAUSE NO. A-18-CV-0295-LY

CONSUMER FINANCIAL §
PROTECTION BUREAU AND §
KATHLEEN KRANINGER, IN HER §
OFFICIAL CAPACITY AS DIRECTOR, §
CONSUMER FINANCIAL §
PROTECTION BUREAU, §
DEFENDANTS. §

ORDER

Before the court is the above styled and numbered cause. The court stayed litigation in this action and stayed the compliance date of August 19, 2019, for the Consumer Financial Protection Bureau’s (“Bureau”) “Payday, Vehicle Title, and Certain High-Cost Installment Loans” rule (“Rule”). *See* 82 Fed. Reg. 54,472 (Nov. 17, 2017). Additionally, the court ordered the parties to file periodic joint status reports informing the court about proceedings related to the Rule and this action. By way of background, the Bureau initiated a rulemaking process that revisits one aspect of the Rule—the underwriting provisions—but not the payment provisions of the Rule. *See* 84 Fed. Reg. 4252 (Feb. 14, 2019) (proposing to rescind underwriting provisions); 84 Fed. Reg. 4298 (Feb. 14, 2019) (proposing to delay August 19, 2019 compliance date for underwriting provisions to November 19, 2020).

Pending before the court is the parties’ periodic Joint Status Report filed April 24, 2020 (Clerk’s Document No. 69). As previously reported, the Bureau issued a final rule that delayed the

compliance date for the underwriting provisions until November 19, 2020. That final rule was published in the Federal Register on June 17, 2019, and took effect on August 16, 2019. 84 Fed. Reg. 27907 (June 17, 2019). The parties' report informs the court that the Bureau continues to make progress on its other rulemaking, which proposed to rescind the underwriting provisions. The Bureau has stated in the Fall 2019 Unified Agenda of Regulatory and Deregulatory Actions that it expects to take final action on the underwriting proposals in April 2020, and that the parties will inform the court of further developments. It is now May 2020, and the parties have yet to inform the court about whether any action set by the Fall 2019 agenda occurred regarding the underwriting proposals. Finally, none of the parties request the court lift the stay of litigation or the stay of the compliance date at this time.

Having considered the case file, the Joint Status Report filed April 24, 2020, and the applicable law,

IT IS ORDERED that the stay of litigation and the stay of the compliance date are continued in full force and effect.

IT IS FURTHER ORDERED that the parties file a Joint Status Report informing the court about proceedings related to the Rule and this litigation as the parties deem appropriate, **but no later than Friday, September 11, 2020.**

SIGNED this 13th day of May, 2020.



LEE YEAKEL
UNITED STATES DISTRICT JUDGE