

Exhibit 2

From: [Benjenk, Randy](#)
To: FOIA@cfpb.gov
Subject: FOIA Request - "Consumer voices on credit report and scores" report
Date: Monday, March 02, 2015 9:47:00 AM
Attachments: [image001.png](#)

March 2, 2015

Chief FOIA Officer
1700 G Street, NW
Washington, DC 20552
Re: Freedom of Information Act Request

Dear CFPB FOIA Officer:

This is a request under the Freedom of Information Act (FOIA).

I request that a copy of the following documents be provided to me:

All documents and records relating to, or relied upon to prepare, the Consumer Financial Protection Bureau's report entitled "Consumer voices on credit report and scores" (February 2015) (the "Report"), including, but not limited to:

- agreement with Abt Associates, including without limitation any statement of work, scope of work, purchase order, or work order for the Report and any research or testing relied upon to prepare the Report;
- any other agreements for products or services relating to preparation of the Report and any research or testing relied upon to prepare the Report, including without limitation subcontracts between Abt Associates and any vendors or subcontractors;
- communications between CFPB staff members and Abt Associates including, but not limited to, any directions or suggestions from CFPB staff members to Abt Associates or vice versa, and any communications regarding the questions to be asked of focus group participants, qualifications for prospective focus group participants, or the anticipated results or information to be included in the Report;
- records of the process of, and parameters for, selecting focus group participants and focus group locations;
- communications, solicitations and/or marketing materials sent by CFPB staff or Abt Associates to, or targeted at, prospective focus group participants;
- communications from CFPB staff or Abt Associates to focus groups participants, including, but not limited to, the purpose of the focus group, the sponsor of the focus group, the goals of the focus group the involvement of the CFPB, the potential uses of focus group data, and the questions asked of participants;
- focus group participants' responses;
- focus group demographic data;
- working papers, research memos, and draft Reports; and
- the names and functional roles of the CFPB staff members involved with the development of any research – including without limitation strategies, testing or survey instruments – relied upon to prepare the Report; the drafting, editing, or development of the Report; or the interpretation of any data from the focus group testing or other research relied upon to prepare the Report.

In order to help you determine my status for the applicability of any fees, I am requesting these documents for a commercial purpose.

I am willing to pay fees for this request up to a maximum of \$500. If you estimate that the fees will exceed this limit, please contact me.

If you have any questions about processing this request, you may telephone me during business hours at (202) 662-5041.

Sincerely,
Randy Benjenk

Randy Benjenk

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