

Exhibit K



1700 G Street NW, Washington, D.C. 20552

RE: FOIA Request #CFPB-2022-0115-REM

August 15, 2022

Mr. Ephraim Wernick
2200 Pennsylvania Avenue NW Suite 500 West
Washington, DC 20037

Via email: ewernick@velaw.com

Dear Mr. Wernick:

This letter is to inform you that in accordance with the Consumer Financial Protection Bureau (CFPB) Final Appellate Determination Letter dated August 11, 2022, your request dated January 24, 2022 has been remanded back to the FOIA Office for a reasonable estimate of the volume of information withheld or articulate a reason for withholding such an estimate and to make clear whether appropriate efforts were made to reasonably segregate and produce non-exempt information.

For tracking purposes, you have been given a new FOIA request number.

Please be advised that the CFPB FOIA Office has a backlog of pending FOIA requests. We are diligently working to process each request in the order in which it was received. Your patience is greatly appreciated.

You have been determined to be a commercial requester and provisions of the FOIA allow the CFPB to recover part of the cost of complying with your request. You will be charged for the search, review, and duplication costs in accordance with the CFPB Interim FOIA regulations as applicable to commercial requesters. The CFPB's FOIA Fee Schedule may be viewed at www.consumerfinance.gov/foia-requests/fee-schedule/.

For inquiries concerning your request, please reference your FOIA request number above and contact our FOIA Public Liaison via email at FOIA@consumerfinance.gov or by phone at 1-855-444-FOIA (3642).

Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information

consumerfinance.gov

Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS,
College Park, MD 20740; e-mail at ogis@nara.gov; telephone at 202-741-5770; toll free at
1-877-684-6448; or facsimile at 202-741-5769.

Sincerely,

A handwritten signature in blue ink, appearing to read "D Adams", written over a light blue horizontal line.

Danielle Duvall Adams
FOIA Manager
Office of the Chief Data Officer