

# EXHIBIT D



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

RE: FOIA Request #BCFP-2019-0010-F

September 12, 2019

Mr. Michael Martinez  
Democracy Forward Foundation  
Via e-mail: [foia@democracyforward.org](mailto:foia@democracyforward.org)

Dear Mr. Martinez:

This letter is to inform you that on September 12, 2019, the Consumer Financial Protection Bureau (CFPB) received your Freedom of Information Act (FOIA) request dated September 12, 2019. Your request sought:

1. Records related to the application of CFPB ethics rules and regulations, including waivers thereof, to Robert Cameron.
2. Records related to Robert Cameron's disqualification (under 5 C.F.R. § 2635.502 or any other ethics rules or regulations), if any, from matters involving his former employer(s).

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.

As it relates to your fee waiver request, your request will be held in abeyance pending the quantification of responsive records. The CFPB FOIA regulations, set forth six factors to examine in determining whether the applicable legal standard for a fee waiver has been met: (1) Whether the subject of the requested records concerns "the operations or activities of the government;" (2) Whether the disclosure is "likely to contribute" to an understanding of government operations or activities; (3) Whether disclosure of the requested information will contribute to the understanding of the public at large, as opposed to the individual understanding of the requestor or a narrow segment of interested persons; (4) Whether the contribution to public understanding of government operations or activities will be "significant;" (5) Whether the requestor has a commercial interest that would be furthered by the requested disclosure; and (6) Whether the magnitude of any identified commercial interest to the requestor is sufficiently large in comparison with the public interest in disclosure, that disclosure is primarily in the commercial interest of the requestor. If any responsive records are located, we will consider these factors in our evaluation of your request for a fee waiver.

You have been determined to be a media 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

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duplication (after the first 100 pages) costs in accordance with the CFPB FOIA regulations as applicable to **[educational OR media]** requesters. The CFPB's FOIA Fee Schedule may be viewed at [www.consumerfinance.gov/foia-requests/fee-schedule/](http://www.consumerfinance.gov/foia-requests/fee-schedule/). **You did not indicate in your request a specific amount you were willing to pay. The Bureau does not charge fees to search for and review records when those fees total less than \$250. Therefore, in accordance with our regulations, you will be contacted in the event the Bureau anticipates that the fees related to the processing of your request will total \$250 or more.**

You may appeal any of the responses or decisions set forth above. If you choose to file an appeal, you must do so within 90 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 ([foia@consumerfinance.gov](mailto:foia@consumerfinance.gov)) or fax (1-855-FAX-FOIA (329-3642)).

Your appeal should be addressed to:

Consumer Financial Protection Bureau  
Chief FOIA Officer  
Freedom of Information Appeal  
1700 G Street, NW  
Washington, DC 20552

For inquiries concerning your request, please reference your FOIA request number above and contact our FOIA Public Liaison via email at [FOIA@consumerfinance.gov](mailto: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 Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, MD 20740; e-mail at [ogis@nara.gov](mailto:ogis@nara.gov); telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

Sincerely,



Danielle Duvall Adams  
FOIA Manager  
Operations Division

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