

1700 G Street NW,  
Washington, DC 20552



October 16, 2018

The Honorable Charlie Crist  
U.S. House of Representatives  
427 Cannon House Office Building  
Washington, D.C. 20515

Dear Congressman Crist:

Thank you for your letter about allegations of potentially deceptive lending practices by Marlin Financial. The media reports you shared detail troubling practices that may have harmed innocent consumers. The Bureau of Consumer Financial Protection (Bureau) is aware of these reports and is evaluating actions we might take in response.

In general, the Bureau does not comment on or confirm any Bureau supervisory activity or investigations. The Bureau does take allegations of unfair, deceptive, or abusive lending practices very seriously. The Bureau is committed to a consumer financial marketplace that is free, innovative, competitive, and transparent, where the rights of all parties are protected by the rule of law, and where consumers are free to choose the products and services that best fit their individual needs. A central part of the Bureau's mission is to enforce the requirements of Federal consumer financial laws, as defined in the Dodd-Frank Wall Street Reform and Consumer Protection Act, which it continues to do.

[consumerfinance.gov](http://consumerfinance.gov)

Should you have any additional questions, please do not hesitate to contact me or have your staff contact Meredith Manna in the Bureau's Office of Legislative Affairs. Ms. Manna can be reached at (202) 435-9785.

Sincerely,



Mick Mulvaney  
Acting Director