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January 30, 2017

The Honorable Richard Cordray  
Director  
Consumer Financial Protection Bureau  
1700 G Street, N.W.  
Washington, D.C.

Dear Director Cordray,

I have received your request to meet in the coming days and I welcome the opportunity to meet and discuss with you issues affecting American consumers. However, I would like to first seek clarification regarding the Consumer Financial Protection Bureau's (CFPB) compliance with a memorandum entitled, "Regulatory Freeze Pending Review," that was sent by White House Chief of Staff Reince Priebus, on the behalf of President Donald J. Trump, to the heads of all executive departments and agencies on January 20, 2017.

As you know, the memorandum requests that the heads of executive departments and agencies "send no regulation to the Office of the Federal Register (the "OFR") until a department or agency head appointed or designated by the President after noon on January 20, 2017, reviews and approves the regulation." Furthermore, the Administration urges executive departments and agencies to temporarily postpone the effective date of most rules that have been published, but not taken effect, by 60 days. These actions prevent new regulations from taking effect before the incoming Administration has the ability to fully review them and their impact on working families across Georgia and the United States.

Similar memoranda were published at the outset of the incoming Administrations of Presidents George W. Bush and Barack Obama and required the cooperation of all parties in order to ensure an effective, working government.

Therefore, I was surprised by your public hesitancy last week to affirm that the President's regulatory freeze applies to the CFPB, but understand that your legal team has been working to reach a consensus on the matter.

Given that it has now been 11 days since the freeze on new and pending regulations was issued, I ask that you provide written clarification on this matter before our meeting.

I look forward to meeting with you in the near future.

Sincerely,

A handwritten signature in blue ink that reads "Tom Graves". The signature is written in a cursive, slightly slanted style.

TOM GRAVES

Chairman