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January 5, 2023

Via Email: David.Bae@dfpi.ca.gov

regulations@dfpi.ca.gov

Department of Financial Protection and Innovation Attention David Bae 2101 Arena Blvd Sacramento, CA 95834

Re: California Association of Collectors

Dear Mr. Bae:

This firm represents the California Association of Collectors, Inc. ("CAC"), a state-wide trade association the members of which are collection agencies. As you know, collection agencies are licensed by the Department of Financial Protection and Innovation ("DFPI").

On behalf of CAC, this firm has provided comments on multiple occasions to the DFPI in response to regulations proposed by the DFPI. In these prior circumstances, those wishing to provide comments have been afforded approximately forty-five (45) days to do so.

On December 22, 2022, the DFPI published a Notice of Modifications to Proposed Regulations under the California Consumer Financial Protection Law (CCFPL): Consumer Complaints and Inquiries (PRO 03-21) ("Notice"), and invited interested parties to submit comments thereto by January 13, 2023. This results in a period of twenty-two (22) day period in which to provide comments and a number of holidays (including but not limited to Christmas, Hanukkah, Kwanzaa, and New Year's) occurred during that period.

By this letter, CAC requests that the DFPI extend the deadline to submit comments to the Notice by twenty-one (21) days, until February 3, 2023, to permit CAC and other interest parties an appropriate period of time in which to submit comments to the Notice.

Please contact me with any questions you may have.

Very truly yours,

HEFNER, STARK & MAROIS, LLP

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