IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

CONSUMER FINANCIAL PROTECTION BUREAU, Petitioner, v. NATIONAL CREDIT SYSTEMS, INC., Respondent.	CIVIL ACTION NO. 1:24-cv-05809-TRJ

ORDER

This matter is before the Court on a Joint Motion Seeking Relief from the Court's February 13, 2025 Order and February 19, 2025 Judgment. (Doc. 53). Petitioner Consumer Financial Protection Bureau ("CFPB") and Respondent National Credit Systems, Inc. ("NCS") request a temporary delay of NCS's obligations under the Order and Judgment.[1] (*Id.* at 1).

The Court previously ordered NCS to comply with the directives set forth by the Magistrate Judge in the Final Report and Recommendation ("R&R") by April 14, 2025. (Docs. 50, 51). The directives in the R&R included producing certain data and other information pertaining to NCS's debt collection and furnishing activity. In the Joint Motion, the parties indicate that a change in CFPB leadership took place after the R&R was issued in January 2025, and the current administration is implementing

[1] On March 23, 2025, NCS filed a Motion for Order Staying Enforcement of Judgment. (Doc. 52). But, on April 7, 2025, NCS filed a notice withdrawing the motion. (Doc. 54).

new enforcement priorities and reviewing existing investigations to ensure consistency with the current administration's priorities. (Doc. 53 at 2). According to CFPB, that review is unlikely to be completed before NCS's April 14 production deadline. (*Id.*) The parties, therefore, request a modification of the Order and Judgment to allow CFPB additional time to determine if the investigation is going to proceed and, if so, to allow NCS appropriate time to comply with the Order and Judgment. (*Id.* at 3). Specifically, the parties request that the Court modify the Order and Judgment to delay NCS's compliance with the terms of the Order and Judgment until receipt by NCS of written notice from CFPB of its intent to proceed with the investigation, from which date NCS will have 90 days to comply with the Order and Judgment. (*Id.*)

Upon review and consideration, the parties' Joint Motion Seeking Relief (Doc. 53) is **GRANTED**. Upon receipt by NCS of written notice from CFPB of its intent to proceed with the investigation, NCS will have 90 days to comply with the Order and Judgment. Additionally, NCS's Motion for Order Staying Enforcement of Judgment (Doc. 52) is **DENIED AS MOOT**.

SO ORDERED, this 9th day of April, 2025.

TIFFANY R. JOHNSON
United States District Judge