**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA**

ACA INTERNATIONAL, LLC; COLLECTION BUREAU SERVICES, INC. Plaintiffs, v. CONSUMER FINANCIAL PROTECTION BUREAU; and RUSSELL T. VOUGHT,[1] in his official capacity as Acting Director of the Consumer Financial Protection Bureau, Defendants.	Case No. 1:24-cv-03118-DLF
R.M. GALICIA, INC. d/b/a PROGRESSIVE MANAGEMENT SYSTEMS, Plaintiff, v. CONSUMER FINANCIAL PROTECTION BUREAU; and RUSSELL T. VOUGHT, in his official capacity as Acting Director of the Consumer Financial Protection Bureau, Defendants.	Case No. 1:24-cv-03149-DLF

DEFENDANTS' STATUS REPORT OF JULY 14, 2025

As ordered by the Court in its Minute Order of April 11, 2025, Defendants Consumer Financial Protection Bureau and Russell T. Vought (in his official capacity as Acting Director of the Consumer Financial Protection Bureau) (collectively, "the Bureau"), file this status report

[1] Under Federal Rule of Civil Procedure 25(d), Acting Director Russell T. Vought is automatically substituted as a party for his predecessor in office.

updating the Court on the Bureau's progress in revoking the advisory opinion challenged by Plaintiffs in the two above-captioned cases.

The Bureau recently withdrew multiple policy statements, interpretive rules, advisory opinions, and guidance documents, including the advisory opinion challenged by Plaintiffs in these cases, Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt, 89 Fed. Reg. 80715 (Oct. 4, 2024) ("Medical Debt Collection Advisory Opinion" or "Advisory Opinion"). *See* Interpretive Rules, Policy Statements, and Advisory Opinions; Withdrawal, 90 Fed. Reg. 20084, 20086 (May 12, 2025) (Withdrawal Notice). The Withdrawal Notice stated that the Bureau "intends to continue reviewing all guidance documents to determine whether they should ultimately be retained." *Id*. at 20085.

The Bureau has determined that it does not intend to reissue the Advisory Opinion because, among other reasons, the Advisory Opinion provides "example[s]" of how collectors of medical debt might comply with the Fair Debt Collection Practices Act ("FDCPA") but does not provide clear guidance on whether those examples were "complete or exhaustive" or would "guarantee compliance in all circumstances." 89 Fed. Reg. at 80721 n.70. As a result, collectors of medical debt may lack sufficient clarity regarding the steps they must take to ensure compliance with the FDCPA.

In addition, the Office of Management and Budget determined that the Advisory Opinion is a "major rule" as defined by 5 U.S.C. § 804(2). *Id.* at 80724. As such, the Advisory Opinion may result in difficult and costly requirements that collectors of medical debt will have to implement to ensure compliance with the FDCPA. Further, even if notice-and-comment rulemaking was not required to issue the Advisory Opinion, the Bureau has determined that the notice-and-comment process would have been preferable so that the Bureau could provide clearer compliance guidance, tailor specific requirements based on costs and benefits, and consider the impact on small businesses.

Because the Advisory Opinion challenged by Plaintiffs has been withdrawn and the Bureau does not intend to reissue it, Plaintiffs have advised Defendants that they intend to voluntarily dismiss their claims without prejudice under Rule 41.

Dated: July 14, 2025

Respectfully submitted,

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