

March 11, 2026

Via Electronic Mail

John Huggins
America First Legal Foundation
foia@aflegal.org

Re: Your Request for Records Pursuant to the Maryland Public Information Act

Dear Mr. Huggins:

The Office of Financial Regulation (“OFR”), in the Maryland Department of Labor, is in receipt of your request for records pursuant to the Maryland Public Information Act, Md. Code Ann., Gen. Prov., § 4-101 *et seq.* In particular, you seek the following:

1. *All records and communications identifying, reflecting, or documenting the Consumer Financial Protection Bureau (“CFPB”) refusing requests for operating funds from the Federal Reserve, causing the shutdown of the CFPB’s Consumer Response System.*
2. *All records and communications identifying, reflecting, or documenting consumers being unable to make complaints in the CFPB’s Consumer Response System.*
3. *All records and communications identifying, reflecting, or documenting the Office of Financial Regulation’s inability to conduct investigations, support litigations, monitor the marketplace, and assist harmed consumers due to the cuts to CFPB operations.*
4. *All records and communications identifying, reflecting, or documenting the Office of Financial Regulation losing access to material information regarding millions of consumer complaints in the CFPB Consumer Response System due to CFPB budget cuts. The term “material information” as defined:*
 - a. *Consumer complaints in the database*
 - b. *Company responses to consumer complaints*

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- c. Subjects of active litigations and confidential investigations*
- d. Monitoring trends and opening new investigations*
- 5. All records and communications identifying, reflecting, or documenting the Office of Financial Regulation's inability to refer complaints from Maryland residents to the CFPB. Inability, as defined by the CFPB's lack of payment to cloud-based service providers to process consumer complaints.*
- 6. All records and communications identifying, reflecting, or documenting deletion, or potential deletion of consumer complaint data as a result of CFPB budget cuts.*
- 7. All records and communications identifying, reflecting, or documenting corruption or manipulation of consumer complaint data as a result of the CFPB's failure to monitor the Consumer Response System.*
- 8. All records and communications identifying, reflecting, or documenting any loss of access to HMDA data collected by CFPB.*
- The timeframe for this request is between November 20, 2025, to the date of this filing.*

Please be advised that the OFR searched for records in its custody and did not find any records responsive to your request.

I am obligated to inform you that you may seek judicial review of this decision, pursuant to GP § 4-362. If you dispute any aspect of this disclosure, you may also file a request for mediation with the Public Access Ombudsman pursuant to GP § 4-1B-01 et seq. The Ombudsman is available to act as a mediator between you and the OFR in order to resolve a dispute.

Sincerely,

Julia Flanagan

Julia Flanagan
Enforcement Analyst II