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ERIC PALEY
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LAYLA R. D'EMILIA
UNDERSECRETARY

February 23, 2026

Via E-mail Only: foia@aflegal.org

This letter is in response to your public records request received by the Records Access Officer via e-mail on February 9, 2026, pursuant to G.L. c. 66 § 10. You requested copies of records held by the Office of Consumer Affairs and Business Regulation, specifically:

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. All records and communications identifying, reflecting, or documenting consumers being unable to make complaints in the CFPB’s Consumer Response System. All records and communications identifying, reflecting, or documenting the Office of Consumer Affairs and Business Regulation’s inability to conduct investigations, support litigations, monitor the marketplace, and assist harmed consumers due to the cuts to CFPB operations. All records and communications identifying, reflecting, or documenting the Office of Consumer Affairs and Business 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 c. Subjects of active litigations and confidential investigations d. Monitoring trends and opening new investigations All records and communications identifying, reflecting, or documenting the Office of Consumer Affairs and Business Regulation’s inability to refer complaints from Massachusetts residents to the CFPB. Inability, as defined by the CFPB’s lack of payment to cloud-based service providers to process consumer complaints. All records and communications identifying, reflecting, or documenting deletion, or potential deletion of consumer complaint data as a result of CFPB budget cuts. 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. All records and communications identifying, reflecting, or documenting any loss of access to HMDA data collected by CFPB.

Our Office has no responsive records.

If you wish to challenge any aspect of this response, you may appeal to the Supervisor of Public Records following the procedure set forth in 950 C.M.R. 32.08, a copy of which is available at <http://www.mass.gov/courts/case-legal-res/law-lib/laws-by-source/cmr/>. You may also file a civil action in accordance with M.G.L. c. 66, § 10A.

Please feel free to contact me with any questions or concerns.

Sincerely,

Clinton Dick

Clinton Dick – Records Access Officer