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## COMPLETED No Responsive Documents for IPRA request rec'd 02/09/26

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IPRA, RLD, RLD <RLD.IPRA@rld.nm.gov>

Fri, Feb 13, 2026 at 3:59 PM

To: "foia@aflegal.org" <foia@aflegal.org>

Cc: "FID IPRA, RLD" <FID.IPRA@state.nm.us>, "Duran, Alesia, RLD" <alesia.duran@rld.nm.gov>, "Sadowski, Mark, RLD" <Mark.Sadowski@rld.nm.gov>, "Moore, Rebecca, RLD" <Rebecca.Moore@rld.nm.gov>, "Diaz, Farrah, RLD" <Farrah.Diaz@rld.nm.gov>

Dear John Huggins:

The New Mexico Regulation and Licensing Department ("RLD") is in receipt of your request for records pursuant to the Inspection of Public Records Act, Sections 14-2-1 through 14-2-12, NMSA 1978 ("IPRA"), dated February 9, 2026, where you have requested:

"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 New Mexico Financial Institutions Division'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 New Mexico Financial Institutions Division 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

5. All records and communications identifying, reflecting, or documenting the New Mexico Financial Institutions Division's inability to refer complaints from New Mexico 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."

We have searched our records and databases and have determined that there are no records that are responsive to your request.

The New Mexico Regulation and Department now considers your request closed.

Thank you,

Heather Sanchez Martinez

Office of the Superintendent

2550 Cerrillos Road | Santa Fe, NM

<https://www.rld.nm.gov/>

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**From:** IPRA, RLD, RLD  
**Sent:** Monday, February 9, 2026 2:51 PM  
**To:** 'foia@aflegal.org' <foia@aflegal.org>  
**Subject:** Initial Response to IPRA request rec'd 02/09/2026

Dear John Huggins,

The New Mexico Regulation and Licensing Department (RLD) is in receipt of your Inspection of Public Records Act (IPRA) request.

We need additional time to ensure that the RLD complies with all the information you have requested.

Please expect a response on, or before **02/24/2026**.

If you should have any questions, please contact me at [rld.ipra@rld.nm.gov](mailto:rld.ipra@rld.nm.gov) or by telephone phone at (505) 695-3567.

Thank you,

Heather Sanchez Martinez

Office of the Superintendent

2550 Cerrillos Road | Santa Fe, NM

<https://www.rld.nm.gov/>

**From:** JohnHuggins  
**Sent:** Monday, February 9, 2026 2:07 PM  
**To:** IPRA, RLD, RLD  
**Subject:** [EXTERNAL] Inspection of Public Records Request

CAUTION: This email originated outside of our organization. Exercise caution prior to clicking on links or opening attachments.

**DATE:**

02/09/2026

**REQUESTOR INFORMATION (please print)**

**Name:**

John Huggins

**Address:**

611 Pennsylvania Ave SE #231  
Washington, District of Columbia 20003  
United States  
[Map It](#)

**Email Address:**

[foia@aflegal.org](mailto:foia@aflegal.org)

**Please check the appropriate box and be as specific as possible on documents:**

OBTAIN COPIES

**Please identify the records sought with reasonable particularity:**

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 New Mexico Financial Institutions Division’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 New Mexico Financial Institutions Division 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:

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- d. Monitoring trends and opening new investigations

5. All records and communications identifying, reflecting, or documenting the New Mexico Financial Institutions Division's inability to refer complaints from New Mexico residents to the CFPB. Inability, as defined by the CFPB's lack of payment to cloud-based service providers to process consumer complaints.

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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.

**I would like to receive the requested documents via:**

EMAIL


**Print Name of Requestor**



**Signature of Requestor**



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 **IPRA request rec'd 02-09-2026 Huggins.pdf**  
195K