



GRETCHEN WHITMER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

ANITA G. FOX  
DIRECTOR

February 19, 2026

Via Email Only:  
[foia@aflegal.org](mailto:foia@aflegal.org)

John Huggins  
America First Legal Foundation  
611 Pennsylvania Avenue SE, #231  
Washington, DC 20003

Re: Freedom of Information Act Request #20578

Dear Mr. Huggins:

Pursuant to Section 5(1) of the Freedom of Information Act (FOIA), MCL 15.235(1), the Department of Insurance and Financial Services (DIFS) received your electronically transmitted FOIA request on February 10, 2026, requesting the following:

Pursuant to the Michigan Freedom of Information Act, Mich. Comp. Laws § 15.231 *et seq.*, we request the following records:

**I. Records Request**

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 Department of Insurance and Financial Services’ 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 Department of Insurance and Financial Services 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 Department of Insurance and Financial Services’ inability to refer complaints from Michigan 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.

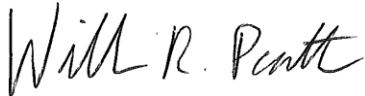
The timeframe for this request is between November 20, 2025, to the date of this filing.

I am the person designated by the Director of DIFS as the FOIA Coordinator under the Michigan Freedom of Information Act, MCL 15.231 *et seq.* (FOIA). Your request is denied.

DIFS has no records responsive to your FOIA request. It is hereby certified that, to the best of DIFS' knowledge, information, and belief, the records do not exist within the DIFS under the description you provided or under another name reasonably known to the DIFS.

Under the FOIA (MCL 15.240), you may submit a written appeal regarding the denial of any portion of your FOIA request to Anita G. Fox, Director, Michigan Department of Insurance and Financial Services, 530 W. Allegan Street, 7th Floor, P.O. Box 30220, Lansing, Michigan 48909. Your appeal must include the word "appeal" and give your reason or reasons for reversal of the denial(s). You may also seek judicial review in the Michigan Court of Claims within 180 days after DIFS' notice of final determination to deny a request. If you prevail in court, you may be awarded reasonable attorney fees, costs, and disbursements. If the court finds that DIFS has arbitrarily or capriciously violated FOIA, you may receive, in addition to actual or compensatory damages, punitive damages in the amount of \$1,000.00.

Sincerely,



William Peattie  
FOIA Coordinator