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July 12, 2013

CONFIRM RICHARD CORDRAY TO THE CFPB

Dear Senator:

On behalf of The Leadership Conference on Civil and Human Rights, we write to express our strong support for Richard Cordray as Director of the Consumer Financial Protection Bureau (CFPB). We urge you to vote "yes" on cloture and on his confirmation. We will include your position in our voting records for the 113th Congress.

Mr. Cordray's qualifications are beyond any serious dispute. He possesses a stellar background and a wealth of experience that make him extraordinarily well-suited to run the CFPB. He earned a Master's degree in economics from Oxford University and a J.D. from the University of Chicago Law School, where he served as editor-in-chief of the school's law review. He went on to serve as a law clerk to U.S. Supreme Court justices Byron White and Anthony Kennedy. In addition to spending many years as a lawyer in private practice and teaching as an adjunct law professor, he has devoted much of his career to public service at many levels of government, including as the Attorney General of Ohio, before beginning his tenure at the CFPB.

Since becoming the Chief of Enforcement and then Director of the CFPB, Mr. Cordray has earned widespread acclaim for the way he has carried out his duties. Consumer & civil rights advocates and financial service providers alike have praised Mr. Cordray for creating an atmosphere in the CFPB in which their views are not only heard but are taken seriously. The Leadership Conference itself has worked with Mr. Cordray and his colleagues at the CFPB on many of its efforts, and even in cases where we have been less than pleased with the details of a specific policy, we have always been highly satisfied with the process.

Financial industry representatives have voiced similar sentiments. For example, Dave Stevens, the President and CEO of the Mortgage Bankers Association commended Mr. Cordray and his staff for the "deliberative, inclusive, transparent process they undertook" in crafting one of their most significant policies to date. Camden Fine, CEO of the Independent Community Bankers Association noted that "Not only are they open to discussions, but they're discussions that, whether or not they go anywhere, they're handled in such a manner that you really do believe they could go somewhere. In other words, somebody is listening. And Richard Hunt, President & CEO of the Consumer Bankers Association said that compared to other regulatory agencies, the CFPB "has been the most accessible of any I've ever dealt with in this town."

In short, any concerns that may have initially been raised about the independent nature of the CFPB have not only failed to materialize under Mr. Cordray's leadership, they have been debunked. Indeed, the Senate should be clamoring to confirm far more nominees like him to serve the public interest.



We reject in the strongest terms the ongoing threat by a minority of the Senate to filibuster the confirmation of Mr. Cordray (or *any* nominee) until laws are changed, in this case to drastically weaken the CFPB. The Senators threatening to block cloture do not appear to have fully thought out the long-term consequences of such a move – particularly how the precedent they are setting, if it stands, is likely to be applied to other agencies and future presidential administrations.

Again, we strongly urge you to support the confirmation of Richard Cordray as Director of the CFPB. Thank you for your consideration. If you have any questions, please feel free to contact Rob Randhava, Senior Counsel, at (202) 466-6058.

Sincerely,



Wade Henderson
President & CEO



Nancy Zirkin
Executive Vice President