

IN THE  
**Supreme Court of the United States**

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INTEGRITY ADVANCE, LLC AND  
JAMES R. CARNES,

*Petitioners,*

v.

CONSUMER FINANCIAL PROTECTION BUREAU,

*Respondent.*

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*On Petition for Writ of Certiorari to the  
United States Court of Appeals  
for the Tenth Circuit*

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**REPLY BRIEF**

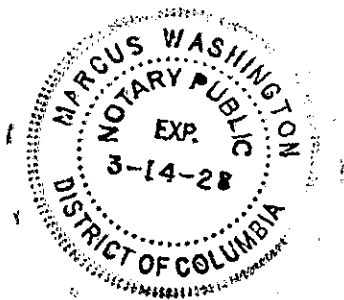
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**CERTIFICATE OF COMPLIANCE**

As required by Supreme Court Rule 33.1(h), I certify that the document contains 2,919 words, excluding the parts of the document that are exempted by Supreme Court Rule 33.1(d).

I declare under penalty of perjury that the foregoing is true and correct.

Sworn to and subscribed before me this 19th day of May 2023.



A handwritten signature in black ink, appearing to be "MW", written over a horizontal line.

MARCUS WASHINGTON  
NOTARY PUBLIC  
District of Columbia

My commission expires March 14, 2028.