

EXHIBIT 1



1700 G Street, N.W., Washington, DC 20552

August 21, 2013

UPS Overnight Delivery

Walter Ledda, on behalf of Morgan Drexen, Inc.
C/O Randal Shaheen, Esq.
Venable LLP
575 7th Street, NW
Washington, DC 20004

Re: Request For Waiver of Service by Morgan Drexen, Inc. – Consumer Financial Protection Bureau v. Morgan Drexen, Inc. and Walter Ledda, Case No. SACV 13-01267 – JST (JEMX)

Dear Randy,

Based on my understanding that your office is representing Morgan Drexen, Inc. (“Morgan Drexen”) in the above-captioned action, and per our discussion yesterday, please find attached:

- A copy of the Civil Cover Sheet, Summons, and Complaint filed in the above-captioned action;
- A Notice of Lawsuit and Request for Waiver of Service of Summons concerning the above-captioned action;
- Two copies of the Waiver of Service of Summons form;
- A copy of two *Pro Hac Vice* motions and proposed orders filed in the above-captioned action;
- A copy of the Notice of Pendency of Other Actions or Proceedings filed in the above-captioned action; and
- A self-addressed, stamped envelope for you to return a signed Waiver of Service of Summons form to our office at no cost to your client.

Please do not hesitate to contact me if you have any questions. If Morgan Drexen is going to waive service, I would appreciate it if you could let me know informally, via a call or an e-mail, as well as through the formal return of the waiver. I can be reached at 202-435-9747.

Sincerely


Gabriel O'Malley
Enforcement Attorney

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

Consumer Financial Protection Bureau,

Plaintiff(s),

v.

Morgan Drexen, Inc., and Walter Ledda, individually and as
owner, officer, and manager of Mogran Drexen, Inc.,

Defendant(s).

CASE NUMBER:

CV-SA - 13-01267 JST (JEMx)

**NOTICE OF LAWSUIT AND REQUEST
FOR WAIVER OF SERVICE OF SUMMONS**

This is to notify you that a lawsuit has been commenced against you (or the entity on whose behalf you are addressed). A copy of the complaint is attached to this notice. It has been filed in the United States District Court, Central District of California, Western Division Southern Division Eastern Division, and has been assigned case number: SACV 13-01267 JST (JEMx)

This is not a formal summons or notification from the Court, but rather my request, pursuant to Federal Rules of Civil Procedure 4(d), that you sign and return the enclosed waiver of service in order to save the cost of serving you with a judicial summons and an additional copy of the complaint. The cost of service will be avoided if I receive a signed copy of the waiver within 30 days after the date designated below as the date on which this Notice and Request is sent. Enclosed is a self-addressed, stamped envelope (or other means of cost-free return) for your use. An extra copy of the waiver is also attached for your records.

If you comply with this request and return the signed waiver, it will be filed with the Court and no summons will be served on you. The action will then proceed as if you had been served on the date the waiver is filed, except that you will not be obligated to answer the complaint before 60 days from the date designated below as the date on which this notice is sent (or before 90 days from that date if your address is not in any judicial district of the United States).

If you do not return the signed waiver within the time indicated, I will take appropriate steps to effect formal service in a manner authorized by the Federal Rules of Civil Procedure and will then, to the extent authorized by those Rules, ask the Court to require you (or the party on whose behalf you are addressed) to pay the full costs of such service. In that connection, **please read the statement concerning the duty of parties to waive the service of the summons, which is set forth at the foot of the waiver form.**

I (We) affirm that this request is being sent to you on behalf of the plaintiff, this twenty first day of August, 2013


Signature of Plaintiff
(or counsel representing Plaintiff)

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

Consumer Financial Protection Bureau, <p align="center">PLAINTIFF(S)</p> <p align="center">v.</p> Morgan Drexen, Inc. and Walter Ledda, individually, and as owner, officer, or manager of Morgan Drexen, Inc., <p align="center">DEFENDANT(S).</p>	CASE NUMBER <p align="center">SACV 13-01267 JST (JEMx)</p> <hr/> <p align="center">WAIVER OF SERVICE OF SUMMONS</p>
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To: Morgan Drexen, Inc., C/O Randal Shaheen, Esq., Venable LLP, 575 7th Street, NW, Washington, DC 20004
(Name of Plaintiff's Attorney or Unrepresented Plaintiff)

I hereby acknowledge receipt of your request that I waive service of a summons in the above-entitled action. I have also received a copy of the complaint in the action, two copies of this waiver form, and a means by which I can return the signed waiver to you without cost to me.

I agree to save the cost of service of a summons and an additional copy of the complaint in this lawsuit by not requiring that I (or the entity on whose behalf I am acting) be served with judicial process in the manner provided by Rule 4 of the Federal Rules of Civil Procedure.

I (or the entity on whose behalf I am acting) will retain all defenses or objections to the lawsuit or to the jurisdiction or venue of the court except for objections based on a defect in the summons or in the service of the summons.

I understand that judgment may be entered against me (or the party on whose behalf I am acting) if an answer or motion under Rule 12 is not served within 60 days after* August 21, 2013, or within 90 days after that date if the request was sent outside the United States.

**Date Notice of Lawsuit and Request for Waiver of Service Summons is sent.*

Date Signed by Receiving Party

Signature

Name

Telephone Number and Fax Number

Street Address

Relationship to Entity on Whose Behalf I am Acting

City, State, Zip Code

Name of Party Waiving Service

Duty to Avoid Unnecessary Costs of Service of Summons

Rule 4 of the Federal Rules of Civil Procedure requires certain parties to cooperate in saving unnecessary costs of service of the summons and complaint. A defendant located in the United States who, after being notified of an action and asked by a plaintiff located in the United States to waive service of a summons, fails to do so will be required to bear the cost of such service unless good cause be shown for its failure to sign and return the waiver.

It is not good cause for a failure to waive service that a party believes that the complaint is unfounded, or that the action has been brought in an improper place or in a court that lacks jurisdiction over the subject matter of the action or over its person or property. A party who waives service of the summons retains all defenses and objections (except any relating to the summons or to the service of the summons), and may later object to the jurisdiction of the court or to the place where the action has been brought.

A defendant who waives service must within the time specified on the waiver form serve on the plaintiff's attorney (or unrepresented plaintiff) a response to the complaint and must also file a signed copy of the response with the court. If the answer or motion is not served within this time, a default judgment may be taken against that defendant. By waiving service, a defendant is allowed more time to answer than if the summons had been actually served when the request for waiver of summons was received.

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

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<i>Name</i>	<i>Telephone Number and Fax Number</i>
<i>Street Address</i>	<i>Relationship to Entity on Whose Behalf I am Acting</i>
<i>City, State, Zip Code</i>	<i>Name of Party Waiving Service</i>

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