

EXHIBIT E

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Director Kathleen Kraninger
Consumer Financial Protection Bureau

BY EMAIL

Dear Director Kraninger,

I am writing to express concern about my recent interview with Chris Mufarrige and Lora McCray for a position on the CFPB's Taskforce on Federal Consumer Law.

Mr. Mufarrige spent minimal time asking about my qualifications and experience and, instead, posed questions in an inquisitorial manner and on subjects that I found inappropriate. It appeared that his goal in questioning me was to determine my stance on deregulation.

My understanding was that the purpose of the Task Force was to identify CFPB rules that needed modernization and to propose rule changes. Nothing in the announcement indicated that applicants' views on deregulation were a criterion.

Given the ongoing concern that the Bureau's RFI's were a pretext for dismantling rules that were adopted in response to wrongdoing in the mortgage market, I expected that the Task Force would be composed of knowledgeable and objective scholars who understand the ways in which some of the rules are outdated and who appreciate the challenging balance between protecting the market and protecting consumers.

In closing, I want to note that Lora McCray's questions seemed appropriate and in line with the announcement about the Task Force.

Sincerely,

Kathleen Engel