November 25, 2017 Eric Babson babson@math.ucdavis.edu 1094 Cragmont Avenue Berkeley CA, 94708

Dear Mr President:

I am concerned by predatory financial practices and executive overreach. Financial services have long been prone to abuse, from biblical prohibitions on usury to debtors prisons to today's arbitration clauses. The Consumer Financial Protection Bureau has been key to reigning in a few of the most egregious examples. Mulvaney has vilified the Bureau and shown no interest in protecting consumers. His appointment is also illegal. This disregard for both the mission of the Bureau and the rule of law is troubling.

Please assure me that you will follow both the intent and letter of the law.

I am very proud to be a US citizen and a large part of that derives from our separation of powers.

Sincerely, Eric Babson