UNITED STATES DISTRICT COURT WESTERN DISTRICT OF TENNESSEE WESTERN DIVISION

UNITED STATES OF AMERICA and)
CONSUMER FINANCIAL PROTECTION	ON)
BUREAU)
)
Plaintiffs,) Civil Action No.: 2:21-cv-2664
)
V.)
)
TRUSTMARK NATIONAL BANK,)
)
Defendant.)
)

JOINT MOTION FOR APPROVAL AND ENTRY OF PROPOSED CONSENT ORDER AND MEMORANDUM IN SUPPORT

Plaintiffs United States of America and Consumer Financial Protection Bureau and Defendant Trustmark National Bank (the "Parties") have agreed upon and jointly move this Court to approve and enter the attached Consent Order as the judgment of the Court. The Parties hereby agree and stipulate to the Court's entry of this Consent Order in resolution of this litigation. In support of their joint motion, the Parties state as follows:

- 1. Plaintiffs filed a Complaint alleging that Defendant Trustmark National Bank engaged in a pattern or practice of unlawful redlining in violation of the Fair Housing Act ("FHA"), 42 U.S.C. §§ 3601–3619, the Equal Credit Opportunity Act ("ECOA"), 15 U.S.C. §§ 1691–1691f, Regulation B, 12 C.F.R. § 1002.1 *et seq.*, and the Consumer Financial Protection Act ("CFPA"), 12 U.S.C. § 5536(a)(1)(A), by discriminating on the basis of race, color, and national origin.
- 2. The Parties have resolved the claims alleged in the Complaint and seek entry of the proposed Consent Order.
- 3. The Court has jurisdiction over the parties and subject matter of this action. There have been no factual findings or adjudication in this case.

- 4. The Parties agreed to the terms in the proposed Consent Order to voluntarily resolve all claims arising from the conduct alleged in the Complaint.
 - 5. Entry of this Consent Order is in the public interest.
- 6. The Parties have engaged in discussions, including telephone and email communications on October 15, 2021. Undersigned counsel for all Parties confirm they are in agreement as to the relief sought herein.
- 7. Accordingly, the Parties respectfully request that this Court approve and enter the proposed Consent Order.

Dated: October 22, 2021 Respectfully submitted,

For the United States of America:

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/s/ Eileen Kuo

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For Trustmark National Bank:

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Certificate of Service

I, Eileen Kuo, certify that a copy of the foregoing has been served on all parties via the Court's ECF system.

This 22nd day of October, 2021.

/s/ Eileen Kuo Assistant United States Attorney