

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA**

RISE ECONOMY, et al.,

Plaintiffs,

vs.

RUSSELL VOUGHT, Acting Director,
Consumer Financial Protection Bureau, in
his official capacity, et al.,

Defendants.

Case No. 1:25-cv-02374

PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT

Pursuant to Rule 56 of the Federal Rules of Civil Procedure and Local Rule 7(h), Plaintiffs Rise Economy, Main Street Alliance, National Community Reinvestment Coalition, and ReShonda Young move the Court for summary judgment on Counts I-III. Plaintiffs request that the Court grant judgment in their favor on those counts; declare unlawful the Nonenforcement Policy announced in the April 30, 2025 Press Release and the Interim Final Rule "Small Business Lending Under the Equal Credit Opportunity Act (Regulation B); Extension of Compliance Dates," 90 Fed. Reg. 25,874 (June 18, 2025); and vacate and set aside those agency actions.

As described in the accompanying Memorandum, Defendants' actions violate the APA in three ways: (a) Defendants have "unlawfully withheld or unreasonably delayed" agency action, in violation of 5 U.S.C. § 706(1); (b) Defendants have unlawfully purported to relieve financial institutions of their obligation to compile, maintain, and submit data and Defendants' own obligations to make the data publicly available, thereby acting contrary to law and in excess of statutory authority in violation of 5 U.S.C. § 701(2)(A) and (C); and (c) the Defendants lacked

good cause to forgo notice and comment before issuing the 2025 IFR and the Press Release announcing the decision not to enforce the Lending Transparency Rule, thereby violating 5 U.S.C. §§ 553(b) and 706(2)(D).¹

Dated: September 3, 2025

/s/ Pooja A. Boisture

Pooja A. Boisture (admitted *pro hac vice*)

Rachel Fried (DC Bar No. 1029538)

Robin F. Thurston (DC Bar No. 1531399)

Skye L. Perryman (DC Bar No. 984573)

DEMOCRACY FORWARD FOUNDATION

P.O. Box 34553

Washington, DC 20043

Telephone: (202) 448-9090

Facsimile: (202) 701-1775

rfried@democracyforward.org

rthurston@democracyforward.org

Counsel for Plaintiffs

¹ Count IV of Plaintiffs' Complaint alleges that the challenged actions also violate the APA because they are arbitrary and capricious. Because Defendants have not yet produced the Administrative Record, Plaintiffs are not moving for relief on that claim at this time.