United States Court of Appeals for the Fifth Circuit

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Attest: Lyle W. Cayce

Clerk, U.S. Court of Appeals, Fifth Circuit

United States Court of Appeals
Fifth Circuit
FILED
May 2, 2022
Lyle W. Cayce
Clerk

No. 18-60302

CONSUMER FINANCIAL PROTECTION BUREAU,

Plaintiff—Appellee,

versus

ALL AMERICAN CHECK CASHING, INCORPORATED;
MID-STATE FINANCE, INCORPORATED;
MICHAEL E. GRAY, *Individually*,

Defendants—Appellants.

Appeal from the United States District Court
for the Southern District of Mississippi
USDC No. 3:16-CV-356

Before RICHMAN, *Chief Judge*, and HIGGINBOTHAM, JONES, SMITH, STEWART, DENNIS, ELROD, SOUTHWICK, HAYNES, GRAVES, HIGGINSON, COSTA, WILLETT, DUNCAN, ENGELHARDT, OLDHAM, and WILSON, *Circuit Judges*.*

JUDGMENT

This cause was considered on the record on appeal and was argued by counsel.

* Judge Ho is recused.

IT IS ORDERED and ADJUDGED that the judgment of the District Court is VACATED, and the cause is REMANDED to the District Court for further proceedings in accordance with the opinion of this Court.

IT IS FURTHER ORDERED that appellee pay to appellants the costs on appeal to be taxed by the Clerk of this Court.

EDITH H. JONES, *Circuit Judge*, joined by ELROD, DUNCAN, ENGELHARDT, and OLDHAM, *Circuit Judges*, concurring.

ANDREW S. OLDHAM, *Circuit Judge*, joined by KURT D. ENGELHARDT, *Circuit Judge*, concurring in the judgment.