

**No. 21-2430**

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IN THE UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT

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Stefan Ingram,  
Plaintiff-Appellant,

*v.*

Waypoint Resource Group, LLC,  
Defendant-Appellee.

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On Appeal from the United States District Court  
for the Eastern District of Pennsylvania

Hon. Mitchell S. Goldberg

Case No. 2:18-cv-3776

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**Brief of Amici Curiae  
Consumer Financial Protection Bureau  
and Federal Trade Commission  
in Support of Plaintiff-Appellant and Reversal**

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