

**UNITED STATES OF AMERICA**  
Before the  
**CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**  
**File No. 2014-CFPB-0002**

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**In the Matter of:** )

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**PHH CORPORATION,** )

**PHH MORTGAGE CORPORATION,** )

**PHH HOME LOANS LLC,** )

**ATRIUM INSURANCE CORPORATION,**)

**and ATRIUM REINSURANCE** )

**CORPORATION** )

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**DECLARATION OF DONALD R. GORDON**

I, Donald R. Gordon, declare as follows:

1. I am Enforcement Counsel for the Consumer Financial Protection Bureau. I have personal knowledge of the facts stated below. I submit this declaration in support of Enforcement Counsel’s Motion to Disqualify Schnader Harrison Segal & Lewis LLP, filed on April 15, 2014 with the Bureau’s Office of Administrative Adjudication.

2. Attached hereto as Exhibit A is a true and correct copy of a February 26, 2014, email from Enforcement Attorney Navid Vazire to former Radian Guaranty, Inc. (Radian) employee Steve Young.

3. Attached hereto as Exhibit B is a true and correct copy of a February 26, 2014, email from Enforcement Attorney Navid Vazire to Steve Young, sent subsequent to the email attached hereto as Exhibit A.

4. Attached hereto as Exhibit C is a true and correct copy of the Notice to Persons Supplying Information Form, which was an attachment to the email attached hereto as Exhibit B.

5. Attached hereto as Exhibit D is a true and correct copy of the Interview Report, prepared by Enforcement Investigator Theresa Ridder, summarizing Enforcement Counsel's March 7, 2014, interview with former Radian employee Steve Young.

6. Attached hereto as Exhibit E is a true and correct copy of a March 7, 2014, email from Enforcement Investigator Theresa Ridder to former Radian CEO Frank Filippis.

7. Attached hereto as Exhibit F is a true and correct copy of a March 17, 2014, email from Enforcement Attorney Kimberly Ravener to Stephen Fogdall.

8. Attached hereto as Exhibit G is a true and correct copy of Interview Report, prepared by Enforcement Investigator Theresa Ridder, summarizing Enforcement Counsel's March 19, 2014, interview with former Radian CEO Frank Filippis.

9. Attached hereto as Exhibit H is a true and correct copy of a March 21, 2014, letter from David Smith to Enforcement Attorney Kimberly Ravener.

10. Attached hereto as Exhibit I is a true and correct copy of a March 24, 2014, email from Enforcement Attorney Kimberly Ravener to David Smith and Stephen Fogdall.

11. Attached hereto as Exhibit J is a true and correct copy of a March 28, 2014, email from Stephen Fogdall to Enforcement Counsel, along with a Rule 109 certification that was attached to that email.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Dated: April 15, 2014

/s/ Donald R. Gordon  
Donald R. Gordon  
*Enforcement Counsel*

Consumer Financial Protection Bureau  
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