UNITED STATES OF AMERICA Before the CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING File No. 2014-CFPB- 0002

In the Matter of: PHH CORPORATION, et al.

DISCLOSURE STATEMENT AND NOTIFICATION OF FINANCIAL INTEREST

Pursuant to 12 C.F.R. § 1081.201(e), the undersigned counsel for Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium Reinsurance Corporation, certify as follows:

- 1. PHH Corporation is a publicly traded company (NYSE: PHH).
- 2. PHH Mortgage Corporation is a wholly-owned subsidiary of PHH Corporation.
- 3. PHH Home Loans, LLC, is owned in part by subsidiaries of PHH Corporation and in part by affiliates of Realogy Holdings Corporation.
 - 4. Atrium Insurance Corporation is a wholly-owned subsidiary of PHH Corporation.

5. Atrium Reinsurance Corporation is a wholly-owned subsidiary of PHH Corporation.

Respectfully submitted,

Date: January 31, 2014 /s/ David M. Souders

Mitchel H. Kider, Esq. David M. Souders, Esq. Sandra B. Vipond, Esq. Rosanne L. Rust, Esq. WEINER BRODSKY KIDER PC 1300 19th Street, N.W., Fifth Floor Washington, D.C. 20036 kider@thewbkfirm.com souders@thewbkfirm.com vipond@thewbkfirm.com rust@thewbkfirm.com (202) 628-2000 Attorneys for Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium

Reinsurance Corporation

CERTIFICATION OF SERVICE

I hereby certify that on the 31st day of January, 2014, I caused a copy of the foregoing Disclosure Statement and Notification of Financial Interest to be filed with the Office of Administrative Adjudication and served by electronic mail on the following parties who have consented to electronic service:

Sarah Auchterlonie
Sarah.Auchterlonie@cfpb.gov

Donald Gordon @cfpb.gov

Kim Ravener@cfpb.gov

Navid Vazire Navid.Vazir@cfpb.gov

Thomas Kim@cfpb.gov

Kimberly Barnes @cfpb.gov

Fatima Mahmud @cfpb.gov

/s/ Hazel Berkoh Hazel Berkoh