UNITED STATES OF AMERICA Before the CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING File No. 2014-CFPB-<u>0002</u>

In the Matter of: PHH CORPORATION, et al.

NOTICE OF APPEARANCE AND DECLARATION

To: The Clerk of the Office of Administrative Adjudication and all parties of record:

I am authorized to appear in this case as the Attorney for PHH Corporation, PHH Mortgage

Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium Reinsurance

Corporation.

Respectfully submitted,

Date: January 31, 2014

/s/ Sandra B. Vipond Sandra B. Vipond District of Columbia Bar No. 465702 WEINER BRODSKY KIDER PC 1300 19th Street, N.W., Fifth Floor Washington, D.C. 20036 vipond@thewbkfirm.com (202) 628-2000 Attorneys for Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium Reinsurance Corporation

STATEMENT OF GOOD STANDING

I, Sandra B. Vipond, hereby certify that I am not currently suspended or debarred from practice before the Bureau, by a Court of the United States or any State, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Dated: January 31, 2014

/s/ Sandra B. Vipond Sandra B. Vipond

CERTIFICATION OF SERVICE

I hereby certify that on the 31st day of January, 2014, I caused a copy of the foregoing

Notice of Appearance and Declaration to be filed with the Office of Administrative Adjudication

and served by electronic mail on the following parties who have consented to electronic service:

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> /s/ Hazel Berkoh Hazel Berkoh