

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.

---

**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/ David M. Souders  
David M. Souders  
District of Columbia Bar No. 441491  
WEINER BRODSKY KIDER PC  
1300 19th Street, N.W., Fifth Floor  
Washington, D.C. 20036  
souders@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, David M. Souders, 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/ David M. Souders  
David M. Souders

**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:

Sarah Auchterlonie  
[Sarah.Auchterlonie@cfpb.gov](mailto:Sarah.Auchterlonie@cfpb.gov)

Donald Gordon  
[Donald.Gordon@cfpb.gov](mailto:Donald.Gordon@cfpb.gov)

Kim Ravener  
[Kim.Ravener@cfpb.gov](mailto:Kim.Ravener@cfpb.gov)

Navid Vazire  
[Navid.Vazir@cfpb.gov](mailto:Navid.Vazir@cfpb.gov)

Thomas Kim  
[Thomas.Kim@cfpb.gov](mailto:Thomas.Kim@cfpb.gov)

Kimberly Barnes  
[Kimberly.Barnes@cfpb.gov](mailto:Kimberly.Barnes@cfpb.gov)

Fatima Mahmud  
[Fatima.Mahmud@cfpb.gov](mailto:Fatima.Mahmud@cfpb.gov)

/s/ Hazel Berkoh \_\_\_\_\_  
Hazel Berkoh