

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU

This form shall be filed at or before the time at which the signatory submits papers or otherwise appears in Bureau adjudication proceedings. By signing below, you certify that you are qualified as provided in Sections 1081.107(a)(1) or 1081.107(a)(2) of the Rules of Practice for Adjudication Proceedings (Rules) (12 CFR part 1081), are authorized to represent the party noted below, and are authorized to and will accept service for all filings on behalf of said party at the addresses set forth below as required by Section 1081.107(a)(3) of the Rules.

In the matter of: PHH CORP. PHH
MORTGAGE CORP. PHH HOME
LOANS, LLC, ATRIUM INSURANCE
CORP. and ATRIUM REINSURANCE
CORP.



ADMINISTRATIVE PROCEEDING

File No. 2014 - CFPB - 0002

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: an attorney a non-attorney

on behalf of United Guaranty Residential Insurance Company

Date: 2/14/2014


Signature

Jane M. Byrne

Printed Name

2266443 (New York)

Bar/Attorney number and State of admission
(if applicable)

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Electronic or other address to be served
(if different from above)

Statement of Good Standing

I, Jane M. Byrne, hereby certify that I am a member in good standing of the bar of New York State and am ~~n~~ot currently suspended or debarred from practice before the Bureau, by a court of the United States or of any State, the District of Columbia, the commonwealth of Puerto Rico, or any territory or possession of the United States.

2/14/2014

Date

Jane M. Byrne

Signature