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

ADMINISTRATIVE PROCEEDING

File No. 2014 - CFPB - 0002

| N | O | TICE | OF | ' API | PEARA | NCE | AND | DECL | ARA' | ΓIO | N |
|---|---|------|----|-------|-------|-----|-----|------|------|-----|---|
|---|---|------|----|-------|-------|-----|-----|------|------|-----|---|

| I am authorized to appear in this case as: | an attorney | a non-attorney | |
|--------------------------------------------|-------------|----------------|--|
| on behalf of Radian Guaranty Inc. | | | |

_: 2/14/2014

Stephen A. Fogdall

Printed Name

DC 1006502

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

1600 Market Street Suite 3600 Philadelphia, PA 19103 215-751-2581 sfogdall@schnader.com

Business address including telephone number and email address

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

Statement of Good Standing

I, Stephen A. Fogdall, hereby certify that I am a member in good standing of the bar of the District of Columbia and am not 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

Signature ν