

**UNITED STATES OF AMERICA**  
**Before the**  
**CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**  
**File No. 2014-CFPB-0002**

\_\_\_\_\_ )  
**In the matter of:** )  
 )  
**PHH CORPORATION,** )  
**PHH MORTGAGE CORPORATION,** )  
**PHH HOME LOANS, LLC,** )  
**ATRIUM INSURANCE CORPORATION,** )  
**and ATRIUM REINSURANCE** )  
**CORPORATION** )  
\_\_\_\_\_ )

**CERTIFICATION PURSUANT TO 12 C.F.R. § 1081.109(b)**

The undersigned counsel represent intervenor Radian Guaranty Inc. (“Radian”), as well as Mr. Steve Young and Mr. Frank Filippis, who have been identified on Enforcement Counsel’s witness list in this matter. Pursuant to 12 C.F.R. § 1081.109(b), and without waiver of the attorney-client privilege, undersigned counsel certify that they have personally and fully discussed the possibility of conflicts of interest with Radian, and with Mr. Young and Mr. Filippis. Radian, Mr. Young and Mr. Filippis waive any right they might otherwise have had to assert any known conflicts of interest or to assert any conflicts of interest during the course of the proceeding.

Respectfully submitted,

/s/ Stephen A. Fogdall

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Dated: March 28, 2014

### CERTIFICATE OF SERVICE

I, Stephen A. Fogdall, hereby certify that I have on this date served a copy of the foregoing Certification Pursuant to 12 C.F.R. § 1081.109(b) on the following by electronic mail:

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