

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

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

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In the Matter of: )  
)  
) **ENFORCEMENT COUNSEL'S**  
) **WITNESS LIST**  
)  
)  
**PHH CORPORATION,** )  
**PHH MORTGAGE CORPORATION,** )  
**PHH HOME LOANS LLC,** )  
**ATRIUM INSURANCE CORPORATION,** )  
**and ATRIUM REINSURANCE** )  
**CORPORATION** )  
)  
)  

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Pursuant to 12 C.F.R. § 1081.215 and the February 18, 2014 Order, Enforcement Counsel submits its Witness List.

In addition to those individuals identified on this Witness List, Enforcement Counsel reserves the right to call any witness identified on Respondents' Witness List, as well as any witnesses appropriate for rebuttal.

Because there has been no ruling on the admissibility of exhibits, the Bureau reserves its right to call any individual on this Witness List to authenticate relevant documents as appropriate. Enforcement Counsel reserves the right to narrow this list subject to a ruling on the admissibility of exhibits.

Name	Address	Expected Testimony
Alan Bahr	CUNA Mutual Group 5910 Mineral Point Road Madison, WI 53705	Mr. Bahr was employed by CMG during the relevant time period. He is expected to testify about CMG's captive mortgage reinsurance arrangement with Atrium; CMG's dealings with Respondents, <sup>1</sup> including but not limited to any efforts to obtain MI business from PHH; and the use of captive reinsurance in the MI industry; and any non-captive reinsurance obtained by CMG.
Ken Bjurstrom	Counsel: R. Timothy Muth Reinhart, Boerner, Van Deuren, s.c. 1000 N. Water Street, Suite 1700 Milwaukee, WI 53202	Mr. Bjurstrom was employed by Milliman during the relevant time period. He is expected to testify about the relationship between Milliman and Respondents; the relationship between Milliman and United Guaranty, Genworth, Radian or CMG; the work performed by Milliman on behalf of any of the Respondents or any of the aforementioned MI companies; and any other Milliman activities relating to captive mortgage reinsurance.
Michael Bogansky	PHH Corporation 3000 Leadenhall Road Mount Laurel, NJ 08054	Mr. Bogansky was employed by PHH during the relevant time period. He is expected to testify about Respondents' dealings with United Guaranty, Genworth, Radian or CMG, including but not limited to any actual or potential captive mortgage reinsurance arrangement with those MI companies; Respondents'

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<sup>1</sup> References to "Respondents" in this witness list include any of the Respondents.

Name	Address	Expected Testimony
		allocation of MI business; any activities of Atrium; and any potential captive mortgage reinsurance arrangement between Respondents and any MI company.
Richard Bradfield	PHH Corporation 3000 Leadenhall Road Mount Laurel, NJ 08054	Mr. Bradfield was employed by PHH during the relevant time period. He is expected to testify about Respondents' dealings with United Guaranty, Genworth, Radian or CMG, including but not limited to any actual or potential captive mortgage reinsurance arrangement with those MI companies; Respondents' allocation of MI business; any activities of Atrium; and any potential captive mortgage reinsurance arrangement between Respondents and any MI company.
Dr. Mark Crawshaw	Madison Consulting Group, Inc. 200 North Second Street Madison, GA 30650	Mr. Crawshaw is an expert witness retained by Enforcement Counsel. He is expected to testify about the opinions and conclusions expressed in his expert report, filed on March 3, 2014. <sup>2</sup>
Curt Culver	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Culver was the CEO of MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH and any potential captive mortgage reinsurance arrangement between MGIC

<sup>2</sup> This list does not identify any expert witness who may issue a rebuttal report for Enforcement Counsel. Enforcement Counsel will identify any such expert on the date required by the Scheduling Order in this proceeding.

Name	Address	Expected Testimony
		and Respondents; the use of captive reinsurance in the MI industry; MGIC's decisions to participate (or not) in captive mortgage reinsurance arrangements; any non-captive reinsurance obtained by MGIC; and relevant background of the MI industry.
Mark Danahy	PHH Corporation 3000 Leadenhall Road Mount Laurel, NJ 08054	Mr. Danahy was the CEO of PHH during the relevant time period. He is expected to testify about Respondents' dealings with United Guaranty, Genworth, Radian or CMG, including but not limited to any actual or potential captive mortgage reinsurance arrangement with those MI companies; Respondents' allocation of MI business; any activities of Atrium; and any potential captive mortgage reinsurance arrangement between Respondents and any MI company.
Frank Filippis	LLR Partners Cira Centre 2929 Arch Street Philadelphia, PA 19104	Mr. Filippis was the CEO of Radian during the relevant time period. He is expected to testify about Radian's captive mortgage reinsurance arrangement with Atrium; Radian's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH; the use of captive mortgage reinsurance in the MI industry; any non-captive reinsurance obtained by Radian; and relevant background of the MI industry.
Wendy Hung	New York State Department of Financial Services	Ms. Hung was employed by the New York State Department of

Name	Address	Expected Testimony
	Markets Bureau - 20th Floor One State Street New York, NY 10004	Insurance (now Department of Financial Services) during the relevant time period. She is expected to testify about the New York State Department of Insurance's review of any captive mortgage reinsurance arrangement between Respondents and any MI company or any other aspect of the relationship between Respondents and any company with which Respondents had a captive arrangement; and communications between the New York State Department of Insurance and Respondents relating to any captive mortgage reinsurance arrangement.
Christopher Kennedy	Counsel: William L. Kirkman Bourland & Kirkman, L.L.P. 201 Main Street, Suite 1400 Fort Worth, Texas 76102	Mr. Kennedy was employed by RMIC during the relevant time period. He is expected to testify about RMIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH; the use of captive mortgage reinsurance in the MI industry; and relevant background of the MI industry.
Mark Krauter	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Krauter was employed by MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH.
Michael Lauer	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Lauer was employed by MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH.

Name	Address	Expected Testimony
		and any potential captive mortgage reinsurance arrangement between MGIC and Respondents; the use of captive reinsurance in the MI industry; MGIC's decisions to participate (or not) in captive mortgage reinsurance arrangements; any non-captive reinsurance obtained by MGIC; and relevant background of the MI industry.
The named plaintiffs in the <i>Munoz</i> class action (Efrain Munoz, Marcella Villalon, Iris Grant, John Hoffman, Leona Lovette, Daniel Maga, and Stephanie Melani)	<p>Representative Counsel:  Alan R. Plutzik  Bramson Plutzik Mahl &amp; Birkhaeuser, LLP  2125 Oak Grove Road Suite 120  Walnut Creek , CA 94598</p> <p>Donna Siegel Moffa  Kessler Topaz Meltzer and Check LLP  280 King Of Prussia Road  Radnor , PA 19087</p> <p>Additional counsel of record as listed on docket sheet, <i>Munoz et al. v. PHH Mortgage Corp.</i>, No. 1:08-cv-759 (E.D. Cal.).</p>	The Bureau will call the named plaintiffs in the <i>Munoz</i> class action to testify about their experience obtaining mortgage insurance in connection with their mortgage loan provided by PHH or its affiliates and correspondents, and any allegations they have raised against Respondents.
Nick Nicholes	11 Kelvington Ct. Greensboro, NC 27410-2159	Mr. Nicholes was employed by United Guaranty during the relevant time period. He is expected to testify about United Guaranty's captive mortgage reinsurance arrangement with Atrium; United Guaranty's dealings with Respondents; MI sales at United Guaranty; processes within United Guaranty relating to MI services or reinsurance; and the use of captive reinsurance in the MI industry.

Name	Address	Expected Testimony
Larry Pierzchalski	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Pierzchalski was employed by MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH and any potential captive mortgage reinsurance arrangement between MGIC and Respondents; the use of captive reinsurance in the MI industry; MGIC's decisions to participate (or not) in captive mortgage reinsurance arrangements; any non-captive reinsurance obtained by MGIC; and relevant background of the MI industry.
Sam Rosenthal	PHH Corporation 3000 Leadenhall Road Mount Laurel, NJ 08054	Mr. Rosenthal is expected to testify about Respondents' dealings with United Guaranty, Genworth, Radian or CMG, including but not limited to any actual or potential captive mortgage reinsurance arrangement with those companies; the allocations of MI business to various providers; the dialer; preferred provider designations; treatment of correspondent loans; any activities of Atrium; processes within PHH or any other Respondent relating to MI services and reinsurance; dividends and other payments taken by Respondents through any captive mortgage reinsurance arrangement; and any potential captive mortgage reinsurance arrangement between Respondents and any MI company.

<b>Name</b>	<b>Address</b>	<b>Expected Testimony</b>
Theresa Ridder	Consumer Financial Protection Bureau Office of Enforcement 1700 G Street NW Washington, DC 20552	Ms. Ridder is an Investigator employed by the CFPB's Office of Enforcement. She is expected to testify about her investigative work conducted in connection with this proceeding.
Michael Schmitz	Counsel: R. Timothy Muth Reinhart, Boerner, Van Deuren, s.c. 1000 N. Water Street, Suite 1700 Milwaukee, WI 53202	Mr. Schmitz was employed by Milliman during the relevant time period. He is expected to testify about the relationship between Milliman and Respondents; the relationship between Milliman and United Guaranty, Genworth, Radian or CMG; the work performed by Milliman on behalf of any of the Respondents or any of the aforementioned MI companies; and any other Milliman activities relating to captive mortgage reinsurance.
John Schroeder	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Schroeder was employed by MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH, and any potential captive mortgage reinsurance arrangement between MGIC and Respondents; and any non-captive reinsurance obtained by MGIC.
Patrick Sinks	Counsel: Jay Varon Foley & Lardner LLP 3000 K Street, N.W. Suite 600 Washington, D.C. 20007-5109	Mr. Sinks was employed by MGIC during the relevant time period. He is expected to testify about MGIC's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH and any potential captive mortgage reinsurance

Name	Address	Expected Testimony
		arrangement between MGIC and Respondents; the use of captive reinsurance in the MI industry; MGIC's decisions to participate (or not) in captive mortgage reinsurance arrangements; and any non-captive reinsurance obtained by MGIC.
Ryan Thomas	Consumer Financial Protection Bureau Office of Enforcement 1700 G Street NW Washington, DC 20552	Mr. Thomas is a Forensic Accountant employed by the CFPB's Office of Enforcement. He is expected to testify about his investigation in this matter, including summary report exhibits he prepared reflecting information contained in Respondents' voluminous financial documents, including documents reflecting transactions relating to Respondents' captive mortgage reinsurance arrangements.
David Tubolino	Counsel: Art O'Connor Genworth Mortgage Insurance 8325 Six Forks Road Raleigh, NC 27615	Mr. Tubolino was employed by Genworth during the relevant time period. He is expected to testify about Genworth's captive mortgage reinsurance arrangement with Atrium; Genworth's dealings with Respondents; the use of captive reinsurance in the MI industry; and Genworth's decision to participate in captive mortgage reinsurance arrangements.
Daniel Walker	Counsel: Sara Millard United Guaranty Corporation 230 N. Elm St. Greensboro, NC 27401	Mr. Walker was employed by United Guaranty during the relevant time period. He is expected to testify about United Guaranty's captive mortgage reinsurance arrangement with Atrium; United Guaranty's dealings

Name	Address	Expected Testimony
		with Respondents; the use of captive reinsurance in the MI industry; and any non-captive reinsurance obtained by United Guaranty.
Steve Young	906 Greenway Ave. Yardley, PA 19067	Mr. Young was an employee of Amerin/Radian during the relevant time period. He is expected to testify about Radian's sales and marketing practices; Radian's captive mortgage reinsurance arrangement with Atrium; Radian's dealings with Respondents, including but not limited to any efforts to obtain MI business from PHH; the use of captive mortgage reinsurance in the MI industry; and relevant background of the MI industry.

DATED: March 10, 2014

Respectfully submitted,

s/ Donald R. Gordon

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*Enforcement Counsel*