

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

**ENFORCEMENT COUNSEL'S  
EXPERT WITNESS DISCLOSURE  
PURSUANT TO RULE 1081.210**

Pursuant to 12 C.F.R. § 1081.210, Enforcement Counsel for the Consumer Financial Protection Bureau hereby discloses that Mark Crawshaw, PhD., FCAS, MAAA, will proffer expert testimony in its case-in-chief for this matter. A copy of Mr. Crawshaw's expert report has been provided to counsel for Respondents. Enforcement Counsel will file a copy of Mr. Crawshaw's report under seal.

DATED: March 3, 2014

Respectfully submitted,

Lucy Morris  
Deputy Enforcement Director for Litigation

/s/ \_\_\_\_\_  
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*Enforcement Counsel*

**Certificate of Service**

I hereby certify that on this 3<sup>rd</sup> day of March 2014, I caused a copy of the foregoing  
“Enforcement Counsel’s Expert Witness Disclosure Pursuant to Rule 1081.210” to be filed with the  
Office of Administrative Adjudication and served by electronic mail on the following persons who  
have consented to electronic service on behalf of Respondents:

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