

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
March 14, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER SEALING FILINGS
PHH MORTGAGE CORPORATION,	:	AND DIRECTING PUBLIC
PHH HOME LOANS LLC,	:	RELEASE
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

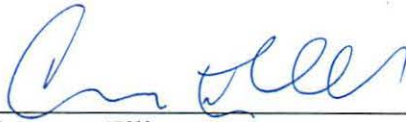
On January 29, 2014, the Consumer Financial Protection Bureau (Bureau) filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty (Notice) in this proceeding. The hearing is scheduled to commence on March 24, 2014, in Philadelphia, PA.

On February 28, 2014, I issued a Protective Order Governing Discovery Material (Protective Order). PHH Corporation, 2014-CFPB-0002, Document 48. Paragraph 8 of the Protective Order provides that submissions containing Confidential Information or Highly-Confidential Information, as defined in the Protective Order, shall be maintained under seal. Id. at 9. Paragraph 4(e) of the Protective Order provides that: (1) redacted versions of such submissions shall be provided to the Bureau’s Office of Administrative Adjudication (OAA) within five business days after the original filing date of the submission; (2) the hearing officer will accept any such redacted version as a motion to file the unredacted submission under seal; and (3) the hearing officer will direct OAA to make publicly available only the redacted version no less than six days after the original filing date of the submission. Id. at 7.

On February 20, 2014, the Office of Enforcement (Enforcement) submitted the following documents for filing: Opposition to PHH’s Motion to Dismiss the Notice of Charges or, in the Alternative, for Summary Disposition; Statement of Disputed Facts in Opposition to Respondents’ Motion for Summary Disposition; Declaration of Donald R. Gordon; and twenty-five exhibits labeled A through Y. On March 11, 2014, Enforcement submitted redacted versions of these submissions. I have reviewed the submissions and have determined that the original submissions contain information subject to the Protective Order.

It is HEREBY ORDERED that the aforementioned redacted submissions by Enforcement, to the extent they constitute motions to file their unredacted versions under seal, are GRANTED and the unredacted submissions shall be SEALED pursuant to the Protective Order and 12 C.F.R. § 1081.119(c).

It is FURTHER ORDERED that the aforementioned redacted submissions by Enforcement may immediately be made publicly available, pursuant to the Protective Order and 12 C.F.R. § 1081.111(c).

A handwritten signature in blue ink, appearing to read "C. Elliot", written over a horizontal line.

Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission