

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU  
March 25, 2014

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

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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	:	

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On January 29, 2014, the Consumer Financial Protection Bureau (Bureau) filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty in this proceeding. The hearing commenced 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 March 13, 2014, Respondents submitted for filing a Notice of Clarification with four exhibits labeled A through D. On March 24, 2014, Respondents 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 Respondents, 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 Respondents may immediately be made publicly available, pursuant to the Protective Order and 12 C.F.R. § 1081.111(c).

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

Cameron Elliot  
Administrative Law Judge  
Securities and Exchange Commission