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.))))))

[PROPOSED] ORDER REGARDING MOTION IN LIMINE TO DISMISS RESPONDENTS ATRIUM INSURANCE CORPORATION AND ATRIUM REINSURANCE CORPORATION FOR LACK OF STATUTORY AUTHORITY

This matter is before the undersigned hearing officer on the Motion in Limine of Respondents to strike the Bureau's claims against Atrium Insurance Corporation and Atrium Reinsurance Corporation for lack of statutory authority. The matter, having been fully briefed by the Parties, and being fully advised in the premises, **IT IS HEREBY ORDERED THAT**:

The Motion in Limine is granted. Enforcement counsel made a formal representation that they are proceeding under Section 1053(b) of the Dodd-Frank Act. Since Section 1053(b) only reaches Covered Persons and Service Providers, and since neither Atrium Insurance Corporation nor Atrium Reinsurance Corporation is a Covered Person or a Service Provider, the claims against these two Respondents must be stricken, and Atrium Insurance Corporation and Atrium Reinsurance Corporation dismissed from this proceeding.

ORDERED:		
	Cameron Elliot	
	Hearing Officer	
Date: March, 2014		