

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of:)	
PHH CORPORATION,)	ENFORCEMENT COUNSEL'S
PHH MORTGAGE CORPORATION,)	RESPONSE TO RESPONDENTS'
PHH HOME LOANS LLC,)	REQUEST FOR CLARIFICATION
ATRIUM INSURANCE)	AS TO THE HEARING
CORPORATION, and ATRIUM)	LOCATION FOLLOWING THE
REINSURANCE CORPORATION)	WEEK OF MAY 19, 2014
)	

ENFORCEMENT COUNSEL'S RESPONSE

Enforcement Counsel neither support nor object to Respondents' Request for Clarification regarding the Hearing Location. We do, however, respectfully request that when considering the convenience and necessity of the parties, the Hearing Officer take into account the difficulties of moving the hearing location from one city to another over the weekend of May 24-26. Holding the hearing one week in Washington and then resuming again the following week in Philadelphia would pose a tremendous strain on government resources. Moving venues would require Enforcement Counsel to move personnel, trial equipment, exhibits, and associated supplies over a holiday weekend and when government employees are usually off-duty. This poses multiple logistical difficulties for us and would be more costly and burdensome than hosting the entire hearing in Philadelphia.

To enable us to make necessary trial preparations, we respectfully request that a single location be selected for the remainder of the hearing as soon as practicable.

DATED: April 18, 2014

Respectfully submitted,

Lucy Morris
Deputy Enforcement Director for Litigation

Sarah J. Auchterlonie
Assistant Deputy Enforcement Director for Litigation

/s/Donald R. Gordon
Donald R. Gordon
Kimberly J. Ravener
Navid Vazire
Thomas H. Kim
Enforcement Attorneys
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552
Telephone: (202) 435-7357
Facsimile: (202) 435-7722
e-mail: donald.gordon@cfpb.gov

Enforcement Counsel

Certificate of Service

I hereby certify that on this 18th day of April 2014, I caused a copy of the foregoing Response 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.

Mitch Kider
kider@thewbkfirm.com

David Souders
souders@thewbkfirm.com

Sandra Vipond
vipond@thewbkfirm.com

Roseanne Rust
rust@thewbkfirm.com

Michael Trabon
trabon@thewbkfirm.com

Leslie Sowers
sowers@thewbkfirm.com

/s/ Donald R. Gordon
Donald R. Gordon