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 REBUTTAL 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 rebuttal expert testimony in this matter. A copy of Mr. Crawshaw's rebuttal expert report will be provided today to counsel for Respondents. Enforcement Counsel will file a copy of Mr. Crawshaw's rebuttal expert report under seal. DATED: April 21, 2014

Respectfully submitted,

Lucy Morris Deputy Enforcement Director for Litigation

<u>/s/</u>

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Enforcement Counsel

Certificate of Service

I hereby certify that on this 21st day of April 2014, I caused a copy of the foregoing "Enforcement Counsel's Rebuttal 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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