

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.)

**RESPONDENTS' REPLY IN SUPPORT OF THEIR REQUEST
FOR CLARIFICATION AS TO THE HEARING LOCATION**

Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation (collectively, "Respondents"), agree with the Bureau's statement that "a single location be selected for the remainder of the hearing as soon as practicable." Bureau's Response at 1. That location, however, needs to be Philadelphia, PA. As detailed in Respondents' opening memorandum, the Tribunal's decision to move the proceedings to Washington, D.C., imposes a substantial hardship on Respondents, a point not disputed by the Bureau. As Respondents explained, their corporate representatives and witnesses work in Mount Laurel, New Jersey, and a number of other witnesses, *e.g.*, those affiliated with Radian, as well as Respondents' expert witnesses, reside in the Philadelphia area. In fact, other than Ryan Thomas and Theresa Ridder, both Bureau employees, Respondents are not aware of any other witness identified by either party that is located in D.C.

Given the Bureau's request that a single location be selected, the undisputed hardship that moving the proceedings to D.C. will impose on Respondents, the Bureau's concession that it will

be more costly to move the hearing after a week in D.C., Respondents respectfully request that the hearing recommence in Philadelphia on May 19, 2014, and remain in Philadelphia for all subsequent proceedings.

Dated: April 21, 2014

Respectfully submitted,

WEINER BRODSKY KIDER PC

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CERTIFICATION OF SERVICE

I hereby certify that on the 21st day of April, 2014, I caused a copy of the foregoing Respondents’ Reply in Support of their Motion for Clarification as to the Hearing Location to be filed with the Office of Administrative Adjudication and served by electronic mail on the following parties:

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