UNITED STATES OF AMERICA Before the CONSUMER FINANCIAL PROTECTION BUREAU

This form shall be filed at or before the time at which the signatory submits papers or otherwise appears in Bureau adjudication proceedings. By signing below, you certify that you are qualified as provided in Sections 1081.107(a)(1) or 1081.107(a)(2) of the Rules of Practice for Adjudication Proceedings (Rules) (12 CFR part 1081), are authorized to represent the party noted below, and are authorized to and will accept service for all filings on behalf of said party at the addresses set forth below as required by Section 1081.107(a)(3) of the Rules.

In the matter of: PHH CORP., PHH MORTGAGE CORP., PHH HOME LOANS LLC, ATRIUM INSTURANCE CORP. and ATRIUM REINSURANCE CORP.

ADMINISTRATIVE PROCEEDING

(if different from above)

File No. 2014 - CFPB - 0002

	NOTICE OF APPEARANCE AND DECLARATION	
То:	The clerk of the Office of Administrative Adjudication and all parties of record	
	I am authorized to appear in this case as:	y
	on behalf of United Guaranty Residential Insurance Company	·
Date:	nte: 5/21/2014 Mivol Sign) NMW_ ature
	Nicole L.	Buseman
	Printe	d Name
	5119193	(New York)
	Bar/Attorney number (if appli	and State of admission cable)
	Quinn Emanuel Uro 51 Madison Avenue New York, NY 1001 212-849-7301 nicolebuseman@qu	0
		including telephone email address
	Electronic or other	address to be served

Statement of Good Standing

I, Nicole L. Buseman	, hereby certify that I am a i	nember in good standing of th	_{le bar of} New York	and
am not currently suspende	ed or debarred from practice	before the Bureau, by a court o Rico, or any territory or pos	of the United States or of any	y State,
the District of Columbia,	the commonwealth of Fuert	o Kico, of any territory of pos	session of the Office States.	
5/21/2014				
Date				
Mull for Signature				