

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU  
May 23, 2014

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

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In the Matter of	:	
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PHH CORPORATION,	:	ORDER DIRECTING
PHH MORTGAGE CORPORATION,	:	PUBLIC RELEASE
PHH HOME LOANS LLC,	:	
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

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On January 29, 2014, the Consumer Financial Protection Bureau (Bureau) filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty in this proceeding. The hearing commenced on March 24, 2014, in Philadelphia, PA, and is not yet complete.

On February 28, 2014, I issued a Protective Order Governing Discovery Material (Protective Order). PHH Corporation, 2014-CFPB-0002, Document 48. Paragraph 8 of the Protective Order provides that submissions containing Confidential Information or Highly-Confidential Information, as defined in the Protective Order, shall be maintained under seal. Id. at 9. Paragraph 4(e) of the Protective Order provides that: (1) redacted versions of such submissions shall be provided to the Bureau's Office of Administrative Adjudication (OAA) within five business days after the original filing date of the submission; (2) the hearing officer will accept any such redacted version as a motion to file the unredacted submission under seal; and (3) the hearing officer will direct OAA to make publicly available only the redacted version no less than six days after the original filing date of the submission. Id. at 7.

On May 12, 2014, Respondents submitted for filing under seal their Reply Memorandum in Support of Respondents' Renewed Motion to Dismiss or, in the Alternative, to Narrow the Notice of Charges (Reply Memorandum). PHH Corporation, 2014-CFPB-002, Document 135. On May 21, 2014, Respondents submitted an unredacted copy of their Reply Memorandum. The parties represented to this Office that the Reply Memorandum may be publicly released without any redactions.

Accordingly, it is HEREBY ORDERED that the Reply Memorandum be unsealed and may immediately be made publicly available.



Cameron Elliot  
Administrative Law Judge  
Securities and Exchange Commission