

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
July 17, 2014

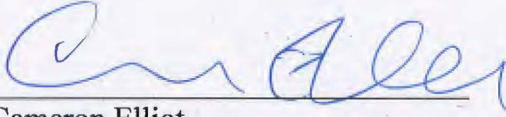
ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	ORDER PERMITTING
PHH CORPORATION,	:	FILING OF SUR-SURREPLY
PHH MORTGAGE CORPORATION,	:	
PHH HOME LOANS LLC,	:	
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

On January 29, 2014, the Consumer Financial Protection Bureau filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty in this proceeding. The hearing took place over nine days in Philadelphia, PA, between March 24 and June 4, 2014. On June 6, 2014, the Office of Enforcement (Enforcement) filed a Motion to Amend the Protective Order and to Unseal “Confidential” Material (Motion). Respondents filed an opposition to the Motion, as did the MI Companies,¹ and Enforcement filed a reply. On July 11, 2014, I allowed the MI Companies to file a surreply, which they filed on July 16, 2014. See Order Removing Motion from Abeyance and Permitting Filing of Surreply, 2014-CFPB-002, Document 170.

I previously allowed the MI Companies to file a second brief in response to the Motion, and I will also allow Enforcement to file a sur-surreply. As the movant of the pending Motion, Enforcement should have the last word. See Palmquist v. Peake, No. 07-cv-98, 2009 WL 1133459, at *1 n.1 (D. Me. Apr. 27, 2009); Medina v. Hunt, No. 9:05-cv-1460, 2008 WL 4426748, at *16 n.95 (N.D.N.Y. Sept. 25, 2008). Any such sur-surreply must be filed by July 21, 2014. I anticipate no more briefing on this issue.

SO ORDERED.


Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission

¹ I previously granted the MI Companies—Radian Guaranty Inc., United Guaranty Residential Insurance Company, Mortgage Guaranty Insurance Corporation, Genworth Mortgage Insurance Corporation, and Republic Mortgage Insurance Company—third-party status. See Order Granting Motion to Intervene and Denying Without Prejudice Motions for Protective Order (Feb. 20, 2014).