UNITED STATES OF AMERICA Before the CONSUMER FINANCIAL PROTECTION BUREAU July 7, 2014

ADMINISTRATIVE PROCEEDING File No. 2014-CFPB-0002

In the Matter of

ORDER REGARDING CLOSING

OF HEARING RECORD

PHH CORPORATION,

PHH MORTGAGE CORPORATION,

PHH HOME LOANS LLC,

ATRIUM INSURANCE CORPORATION, and ATRIUM REINSURANCE CORPORATION

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 took place over nine days in Philadelphia, PA, between March 24 and June 4, 2014.

Pursuant to Bureau Rule of Practice (Rule) 305(a), 12 C.F.R. § 1081.305(a), the parties are hereby informed that the certified transcript and all exhibits admitted at the hearing, and all exhibits introduced but not admitted at the hearing, have been filed with the Bureau's Office of Administrative Adjudication. The parties have three days, or by July 10, 2014, to determine whether the record is complete, pursuant to Rule 304(c), 12 C.F.R. § 1081.304(c). See also 12 C.F.R. § 1081.114(a), (c)(3). If a party believes that the record is incomplete, it shall request relief in a motion due by July 10, 2014. If no such motion is timely filed, I will issue notice that the hearing record is closed. See 12 C.F.R. § 1081.304(c).

SO ORDERED.

Cameron Elliot

Administrative Law Judge

Securities and Exchange Commission