

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.)

**OBJECTION, MOTION FOR RECONSIDERATION OR, IN THE ALTERNATIVE,
REQUEST FOR CLARIFICATION OF THE ORDERS TAKING JUDICIAL NOTICE**

Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation (“Respondents”), pursuant to 12 C.F.R. §§ 1081.205 and 303(e), file this Objection, Motion for Reconsideration or, in the alternative, Request for Clarification to the Orders issued by the Tribunal on September 23 and 25, 2014. Documents 188-89 (“Notice Orders”). The Tribunal’s Notice Orders take judicial notice of the Securities and Exchange Commission’s (“SEC”) “public official records” as to PHH Corporation, Genworth Financial, Inc., Radian Group Inc., The PMI Group, Inc. and Arch Capital Group Ltd. The Administrative Record, however, was formally closed on July 14, 2014, by Order by the Tribunal. Respondents formally object to the Notice Orders, and to the addition of such SEC filings to the Administrative Record. Therefore, as more fully explained in the accompanying memorandum, Respondents hereby move the Tribunal to reconsider its Notice Orders supplementing the Administrative Record, or, in the alternative, to clarify the reason it has decided to take judicial notice of the identified materials and allow Respondents an opportunity to respond as provided for by Rule 303(c).

Dated: September 29, 2014

Respectfully submitted,

WEINER BRODSKY KIDER PC

By: /s/ David M. Souders
Mitchel H. Kider, Esq.
David M. Souders, Esq.
Sandra B. Vipond, Esq.
Michael S. Trabon, Esq.
1300 19th Street, N.W., Fifth Floor
Washington, D.C. 20036
(202) 628-2000

Attorneys for Respondents
PHH Corporation, PHH Mortgage Corporation,
PHH Home Loans, LLC, Atrium Insurance
Corporation, and Atrium Reinsurance Corporation