

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

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ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB- 0002

In the Matter of:  
PHH CORPORATION, et al.

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**NOTICE OF APPEARANCE AND DECLARATION**

To: The Clerk of the Office of Administrative Adjudication and all parties of record:

I am authorized to appear in this case as the Attorney for PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium Reinsurance Corporation.

Respectfully submitted,

Date: January 31, 2014

/s/ Rosanne L. Rust  
Rosanne L. Rust  
District of Columbia Bar No. 1003634  
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Attorneys for Respondents  
***PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation and Atrium Reinsurance Corporation***

**STATEMENT OF GOOD STANDING**

I, Rosanne L. Rust, hereby certify that I am not currently suspended or debarred from practice before the Bureau, by a Court of the United States or any State, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

Dated: January 31, 2014

/s/ Rosanne L. Rust  
Rosanne L. Rust

**CERTIFICATION OF SERVICE**

I hereby certify that on the 31st day of January, 2014, I caused a copy of the foregoing Notice of Appearance and Declaration to be filed with the Office of Administrative Adjudication and served by electronic mail on the following parties who have consented to electronic service:

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/s/ Hazel Berkoh \_\_\_\_\_  
Hazel Berkoh