

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)

NOTICE OF APPEAL

Pursuant to 12 C.F.R. § 1081.402, notice is hereby given that Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation (“Respondents”) appeal, as against the Consumer Financial Protection Bureau, and take exception to the Recommended Decision filed by the hearing officer, Administrative Law Judge Cameron Elliot, on November 25, 2014 (Document 205). Respondents appeal and take exception to the Recommended Decision, including but not limited to, all findings of liability and all relief recommended by the hearing officer, on the grounds that the findings of fact, conclusions of law, and proposed relief are arbitrary, capricious, an abuse of discretion, not in accordance with law, and/or unsupported by reliable, probative, and substantial evidence. In addition, Respondents appeal and take exception to those portions of the Order Denying Motion to Dismiss the Notice of Charges or, in the Alternative, for Summary Judgment, dated March 13, 2014 (Document 67), and the Order on Dispositive Motions, dated May 22, 2014 (Document 152), relied upon by the hearing officer in imposing liability and relief under the Recommended Decision.

Dated: December 4, 2014

Respectfully submitted,

WEINER BRODSKY KIDER PC

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Corporation, and Atrium Reinsurance Corporation

CERTIFICATION OF SERVICE

I hereby certify that on the 4th day of December, 2014, I caused a copy of the foregoing Notice of Appeal 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
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