

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
May 13, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER SEALING FILING
PHH MORTGAGE CORPORATION,	:	AND DIRECTING PUBLIC
PHH HOME LOANS LLC,	:	RELEASE
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 commenced on March 24, 2014, in Philadelphia, PA, and is not yet complete.

On February 28, 2014, I issued a Protective Order Governing Discovery Material (Protective Order). PHH Corporation, 2014-CFPB-0002, Document 48. Paragraph 8 of the Protective Order provides that submissions containing Confidential Information or Highly-Confidential Information, as defined in the Protective Order, shall be maintained under seal. Id. at 9. Paragraph 4(e) of the Protective Order provides that: (1) redacted versions of such submissions shall be provided to the Bureau's Office of Administrative Adjudication (OAA) within five business days after the original filing date of the submission; (2) the hearing officer will accept any such redacted version as a motion to file the unredacted submission under seal; and (3) the hearing officer will direct OAA to make publicly available only the redacted version no less than six days after the original filing date of the submission. Id. at 7.

On May 5, 2014, Enforcement counsel (Enforcement) submitted for filing under seal an Opposition to Respondents' Renewed Motion to Dismiss (Opposition) and a Declaration of Donald R. Gordon (Gordon Declaration) with three exhibits (Exhibits A – C) attached thereto (collectively, Unredacted Documents). PHH Corporation, 2014-CFPB-002, Documents 123, 124, 124-A, 124-B, 124-C. On May 12, 2014, Enforcement submitted redacted versions of each of these documents (collectively, Redacted Documents). I have reviewed the Unredacted Documents and have determined that each of the Unredacted Documents, with the exception of Exhibit B, contains information subject to the Protective Order. It is not clear that Exhibit B contains information subject to the Protective Order.

It is HEREBY ORDERED that the Redacted Documents submitted by Enforcement, to the extent they constitute a motion to file the Unredacted Documents under seal, is GRANTED, except as it relates to Exhibit B.

It is FURTHER ORDERED that the unredacted versions of the Opposition, Gordon Declaration, and Exhibits A and C, submitted by Enforcement shall be SEALED pursuant to the Protective Order and 12 C.F.R. § 1081.119(c).

It is FURTHER ORDERED that the redacted versions of the Opposition, the Gordon Declaration, and Exhibits A and C, submitted by Enforcement may immediately be made publicly available, pursuant to the Protective Order and 12 C.F.R. § 1081.111(c).

It is FURTHER ORDERED that the unredacted version of Exhibit B shall remain sealed until further notice. Enforcement may submit written justification for seeking to seal the entirety of Exhibit B within ten days of this Order.



Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission