

**UNITED STATES OF AMERICA
CONSUMER FINANCIAL PROTECTION BUREAU
OFFICE OF ADMINISTRATIVE ADJUDICATION**

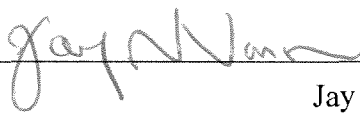
In re PHH Corporation, PHH Mortgage Corporation, PHH Home Loans LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation)
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) Docket No. 2014-CFPB-0002
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NOTICE OF APPEARANCE

COMES NOW, the law firm of Foley & Lardner LLP, by and through its undersigned attorney, and files this Notice of Appearance of Jay N. Varon, as counsel for non-party Mortgage Guaranty Insurance Company (MGIC), and requests that that copies of any and all filings in this action be furnished to Jay N. Varon at the address below.

Pursuant to 12 C.F.R. § 1081.107(a)(3), I, Jay N. Varon, declare that I am currently qualified to appear in this action as a member in good standing of the Court of Appeals of Maryland's bar (Bar No. 02899), that I am not currently suspended or disbarred from practice before the Bureau or by a court of the United States or of any state, and that I am authorized to represent MGIC. I also hereby attest to my good standing within the legal community.

Respectfully submitted,



Jay N. Varon
February 14, 2014

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