

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)
)

CERTIFICATION PURSUANT TO 12 C.F.R. § 1081.109

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

On behalf of all Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation, undersigned counsel submits the following certification pursuant to 12 C.F.R. § 1081.109. Undersigned counsel has personally and fully discussed the possibility of conflicts of interest with each such party and each such party waives any right it might otherwise have had to assert any known conflicts of interest or to assert any conflicts of interest during the course of the proceeding.

Respectfully submitted,

Date: February 14, 2014

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***PHH Corporation, PHH Mortgage
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Atrium Insurance Corporation and Atrium
Reinsurance Corporation***

CERTIFICATION OF SERVICE

I hereby certify that on the 14th day of February, 2014, I caused a copy of the foregoing Certification Pursuant to 12 C.F.R. § 1081.109 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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