

**UNITED STATES OF AMERICA**  
**Before the**  
**CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**  
**File No. 2014-CFPB-0002**

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**In the matter of:**

**PHH CORPORATION,**  
**PHH MORTGAGE CORPORATION,**  
**PHH HOME LOANS, LLC,**  
**ATRIUM INSURANCE CORPORATION,**  
**and ATRIUM REINSURANCE**  
**CORPORATION**  
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**CONSENT TO SERVICE BY ELECTRONIC TRANSMISSION**

The undersigned counsel for Radian Guaranty Inc., pursuant to 12 C.F.R. § 1081.113(c)(1), hereby consent to service exclusively by electronic transmission in the above-captioned matter by electronic mail at the following addresses: [dsmith@schnader.com](mailto:dsmith@schnader.com) and [sfogdall@schnader.com](mailto:sfogdall@schnader.com).

Respectfully submitted,

/s/ Stephen A. Fogdall

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Counsel for Radian Guaranty Inc.

**PROOF OF SERVICE**

I certify that I have this day sent a copy of the foregoing Consent to Service by Electronic Transmission by electronic mail to Donald Gordon, enforcement counsel for the Consumer Financial Protection Bureau in this matter, and David M. Souders, counsel for the respondents in this matter.

/s/ Stephen A. Fogdall

Dated: February 18, 2014