

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)
_____)

CONSENT TO SERVICE BY ELECTRONIC TRANSMISSION

The undersigned counsel for United Guaranty Residential Insurance Company (“United Guaranty”), 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: janebyrne@quinnemanuel.com, williamburck@quinnemanuel.com, and scottlerner@quinnemanuel.com.

Respectfully submitted,

/s/ Jane M. Byrne
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Counsel for United Guaranty Residential Insurance Company

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/ Scott E. Lerner

Dated: February 19, 2014