

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU

This form shall be filed at or before the time at which the signatory submits papers or otherwise appears in Bureau adjudication proceedings. By signing below, you certify that you are qualified as provided in Sections 1081.107(a)(1) or 1081.107(a)(2) of the Rules of Practice for Adjudication Proceedings (Rules) (12 CFR part 1081), are authorized to represent the party noted below, and are authorized to and will accept service for all filings on behalf of said party at the addresses set forth below as required by Section 1081.107(a)(3) of the Rules.

In the Matter of

PHH Corporation, PHH Mortgage Corporation, PHH Home Loans LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation

ADMINISTRATIVE PROCEEDING

File No. 2014 - CFPB - 0002

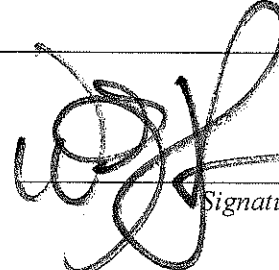
NOTICE OF APPEARANCE AND DECLARATION

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

I am authorized to appear in this case as: an attorney a non-attorney

on behalf of Republic Mortgage Insurance Company

Date: February 14, 2014



Signature

William L. Kirkman

Printed Name

11518700, State of Texas

Bar/Attorney number and State of admission
(if applicable)

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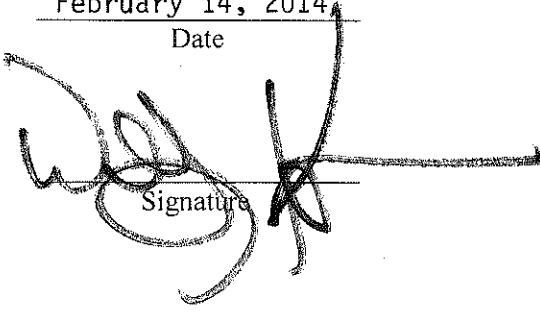
Electronic or other address to be served
(if different from above)

Statement of Good Standing

I, William L. Kirkman hereby certify that I am a member in good standing of the bar of Texas and am not currently suspended or debarred from practice before the Bureau, by a court of the United States or of any State, the District of Columbia, the commonwealth of Puerto Rico, or any territory or possession of the United States.

February 14, 2014

Date


Signature