

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(b)

The undersigned counsel represents Intervenor Republic Mortgage Insurance Company (“RMIC”), as well as Mr. Christopher Kennedy, who has been identified in Enforcement Counsel’s witness list in this matter, and who the undersigned believes will testify in this proceeding. Pursuant to 12 C.F.R. § 1081.109(b), and without waiver of the attorney-client privilege, the undersigned counsel hereby certifies that he has personally and fully discussed the possible conflicts of interest with RMIC and with Mr. Kennedy, and they have both waived any right they might have, if any, to assert any known conflicts of interest or to assert any conflicts of interest during the course of the proceeding.

Respectfully submitted,

Dated: March 28, 2014

BOURLAND & KIRKMAN, L.L.P.

By: */s/William L. Kirkman*

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ATTORNEYS FOR REPUBLIC MORTGAGE
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CERTIFICATE OF SERVICE

I, William L. Kirkman, hereby certify that I have this day served a copy of the foregoing Certification Pursuant to 12 C.F.R. § 1081.109(b) on the following by electronic mail:

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/s/William L. Kirkman

William L. Kirkman