

EXHIBIT NUMBER	TITLE	CONFIDENTIAL
Respondents' Exhibit 0001	Reinsurance Performance Metrics for Atrium-4th Quarter 2005 Summary	CONFIDENTIAL
Respondents' Exhibit 0002	Reinsurance Performance Metrics for Atrium-4th Quarter 2007	CONFIDENTIAL
Respondents' Exhibit 0003	Reinsurance Performance Metrics for Atrium-4th Quarter 2007 Summary	CONFIDENTIAL
Respondents' Exhibit 0004	Reinsurance Performance Metrics for Atrium-4th Quarter 2008	CONFIDENTIAL
Respondents' Exhibit 0005	Reinsurance Performance Metrics for Atrium-4th Quarter 2009	CONFIDENTIAL
Respondents' Exhibit 0006	Reinsurance Performance Metrics for Atrium-4th Quarter 2010	CONFIDENTIAL
Respondents' Exhibit 0007	Reinsurance Performance Metrics for Atrium-4th Quarter 2011	CONFIDENTIAL
Respondents' Exhibit 0008	Reinsurance Performance Metrics for Atrium-4th Quarter 2011 Summary	CONFIDENTIAL
Respondents' Exhibit 0009	Reinsurance Performance Metrics for Atrium-4th Quarter 2012	CONFIDENTIAL
Respondents' Exhibit 0010	Atrium Loss and Allocated Loss Adjustment Expense Report 2008	CONFIDENTIAL
Respondents' Exhibit 0011	Atrium Loss and Allocated Loss Adjustment Expense Report 2009	CONFIDENTIAL
Respondents' Exhibit 0012	Atrium Loss and Allocated Loss Adjustment Expense Report 2010	CONFIDENTIAL
Respondents' Exhibit 0013	Atrium Loss and Allocated Loss Adjustment Expense Report 2011	CONFIDENTIAL
Respondents' Exhibit 0014	Milliman Transfer of Risk Opinion Overview January 2006	CONFIDENTIAL
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Respondents' Exhibit 0016	Analysis of Excess-Of-Loss Reinsurance Program-Genworth BY 2005	CONFIDENTIAL

Respondents' Exhibit 0017	Analysis of Excess-Of-Loss Reinsurance Program-Genworth BY 2006	CONFIDENTIAL
Respondents' Exhibit 0018	Analysis of Excess-Of-Loss Reinsurance Program-Genworth BY 2007	CONFIDENTIAL
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Respondents' Exhibit 0020	Analysis of Excess-Of-Loss Reinsurance Program-Genworth BY 2008B	CONFIDENTIAL
Respondents' Exhibit 0021	Analysis of Excess-Of-Loss Reinsurance Program-UGI BY 2004	CONFIDENTIAL
Respondents' Exhibit 0022	Analysis of Excess-Of-Loss Reinsurance Program-UGI BY 2005	CONFIDENTIAL
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Respondents' Exhibit 0037	CMG Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0038	CMG Trust Agreement	CONFIDENTIAL
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Respondents' Exhibit 0062	Atrium Annual Statement submitted to NYID 2008	CONFIDENTIAL
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Respondents' Exhibit 0085	Vermont Dept of Insurance -- June 15, 2012 regarding reduction of contingency reserves	CONFIDENTIAL
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Respondents' Exhibit 0089	October 2011 Letter to Vermont Dept of Banking regarding request to reduce contingency reserves	CONFIDENTIAL
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Respondents' Exhibit 0095	October 25 2011 letter to Vermont Dept of Banking regarding dividend to PHH	CONFIDENTIAL
Respondents' Exhibit 0096	Atrium GAAP Unaudited Financial Statements April 2010	CONFIDENTIAL
Respondents' Exhibit 0097	Atrium GAAP Unaudited Financial Statements August 2010	CONFIDENTIAL
Respondents' Exhibit 0098	Atrium GAAP Unaudited Financial Statements December 2010	CONFIDENTIAL
Respondents' Exhibit 0099	Atrium GAAP Unaudited Financial Statements July 2010	CONFIDENTIAL
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Respondents' Exhibit 0101	Atrium GAAP Unaudited Financial Statements March 2010	CONFIDENTIAL

Respondents' Exhibit 0102	Atrium GAAP Unaudited Financial Statements May 2010	CONFIDENTIAL
Respondents' Exhibit 0103	Atrium GAAP Unaudited Financial Statements November 2010	CONFIDENTIAL
Respondents' Exhibit 0104	Atrium GAAP Unaudited Financial Statements October 2010	CONFIDENTIAL
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Respondents' Exhibit 0115	Atrium GAAP Unaudited Financial Statements November 2011	CONFIDENTIAL
Respondents' Exhibit 0116	Atrium GAAP Unaudited Financial Statements September 2011	CONFIDENTIAL
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Respondents' Exhibit 0118	Atrium GAAP Unaudited Financial Statements January 2012	CONFIDENTIAL

Respondents' Exhibit 0119	Atrium GAAP Unaudited Financial Statements February 2012	CONFIDENTIAL
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Respondents' Exhibit 0121	Atrium GAAP Unaudited Financial Statements April 2012	CONFIDENTIAL
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Respondents' Exhibit 0126	Atrium GAAP Unaudited Financial Statements September 2012	CONFIDENTIAL
Respondents' Exhibit 0127	Atrium Reinsurance - Vermont Captive Business Plan	CONFIDENTIAL
Respondents' Exhibit 0128	Deposition - Mark Dehany October 22, 2009	CONFIDENTIAL
Respondents' Exhibit 0129	NYID - Report on Examination as of December 31, 2001	CONFIDENTIAL
Respondents' Exhibit 0130	Atrium - Loss and Loss Expense Reserves 2001	CONFIDENTIAL
Respondents' Exhibit 0131	Actuarial Opinion-Atrium Insurance 2003	CONFIDENTIAL
Respondents' Exhibit 0132	Atrium - Loss and Loss Expense Reserves 2004	CONFIDENTIAL
Respondents' Exhibit 0133	Atrium - Loss and Loss Expense Reserves 2005	CONFIDENTIAL
Respondents' Exhibit 0134	Atrium - Loss and Loss Expense Reserves 2006	CONFIDENTIAL
Respondents' Exhibit 0135	Atrium Contingency Reserve Analysis September 30, 2009	CONFIDENTIAL

Respondents' Exhibit 0136	Atrium Reinsurance Corporation Loss Reserve Analysis July 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0137	Atrium Reinsurance Corporation Loss Reserve Analysis December 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0138	Atrium Reinsurance Corporation Loss Reserve Analysis January 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0139	Atrium Reinsurance Corporation Loss Reserve Analysis December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0140	Atrium Reinsurance Corporation VT Annual Statement Breakout December 31, 2010	CONFIDENTIAL
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Respondents' Exhibit 0142	Atrium Reinsurance Corporation VT Annual Statement Breakout December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0143	Examination report of NYID of Atrium Insurance Corp. as of December 31, 2007	CONFIDENTIAL
Respondents' Exhibit 0144	Atrium Cession Statement August 31, 2012	CONFIDENTIAL
Respondents' Exhibit 0145	UGI 2006 Proposal for Mortgage Insurance Partnership	CONFIDENTIAL
Respondents' Exhibit 0146	AAMBG Reinsurance, Inc. Settlement, Trust and Capital Information For the Period Ending April 30, 2007	CONFIDENTIAL
Respondents' Exhibit 0147	Actuarial Analysis of Genworth, May 2010	CONFIDENTIAL
Respondents' Exhibit 0148	Actuarial Opinion Cross Country 2006	CONFIDENTIAL
Respondents' Exhibit 0149	Actuarial Opinion FT Reinsurance Company 2006	CONFIDENTIAL
Respondents' Exhibit 0150	Actuarial Opinion Radian 2002	CONFIDENTIAL
Respondents' Exhibit 0151	Actuarial Opinion Radian, 2007	CONFIDENTIAL
Respondents' Exhibit 0152	AHMC - Valuation Analysis 2007 - Genworth	CONFIDENTIAL

Respondents' Exhibit 0153	AHMC - Valuation Analysis 2007 - MGIC	CONFIDENTIAL
Respondents' Exhibit 0154	AHMC - Valuation Analysis 2007 - PMI Group	CONFIDENTIAL
Respondents' Exhibit 0155	AHMC - Valuation Analysis 2007 - Radian	CONFIDENTIAL
Respondents' Exhibit 0156	AHMC - Valuation Analysis 2007 - Triad	CONFIDENTIAL
Respondents' Exhibit 0157	AHMC - Valuation Analysis 2007 - UGC	CONFIDENTIAL
Respondents' Exhibit 0158	AIG - Mortgage Reinsurance Captive Audit by PWC, September 1999	CONFIDENTIAL
Respondents' Exhibit 0159	AIG Letter to Vermont Dept of Banking, Insurance, Securities & Health Care Administration Regarding 2000 Annual Report - Feb. 9, 2001	CONFIDENTIAL
Respondents' Exhibit 0160	American Academy of Actuaries Property and Casualty Loss Reserve Law Manual 2006	CONFIDENTIAL
Respondents' Exhibit 0161	Analysis of Atrium as of September 30, 2007	CONFIDENTIAL
Respondents' Exhibit 0162	Analysis of Atrium Insurance Corporation's Statutory Capital Position After Proposed Withdrawal by Milliman dated July 12, 2007	CONFIDENTIAL
Respondents' Exhibit 0163	Analysis of Proposed Reinsurance Structures for Atrium January 29, 2007	CONFIDENTIAL
Respondents' Exhibit 0164	Annual Statement of PMI Mortgage Ins. Co. 20011	CONFIDENTIAL
Respondents' Exhibit 0165	Associated Mortgage Reinsurance - Reinsurance Performance Metrics 3rd Quarter 2011	CONFIDENTIAL
Respondents' Exhibit 0166	Associated Mortgage Reinsurance - Reinsurance Performance Metrics Executive Summary 20101231	CONFIDENTIAL
Respondents' Exhibit 0167	Associated Mortgage Reinsurance Audited Financial Statements 20101231 and 2009	CONFIDENTIAL
Respondents' Exhibit 0168	Associated Mortgage Reinsurance inc - Audited Financial Statements Statutory Basis 20081231	CONFIDENTIAL
Respondents' Exhibit 0169	Associated Mortgage Reinsurance Inc - Audited Financial Statements with Report of Independent Auditors 20061231 and 20051231	CONFIDENTIAL

Respondents' Exhibit 0170	Associated Mortgage Reinsurance Inc 10 Year Summary of Net Premium Cede Attachment Points 2010	CONFIDENTIAL
Respondents' Exhibit 0171	Associated Mortgage Reinsurance Inc Audited Financial Statements 20111231	CONFIDENTIAL
Respondents' Exhibit 0172	Associated Mortgage Reinsurance Inc Executive Summary Reinsurance Performance Metrics 20101231	CONFIDENTIAL
Respondents' Exhibit 0173	Associated Mortgage Reinsurance Inc Financial Statements 20091231	CONFIDENTIAL
Respondents' Exhibit 0174	Associated Mortgage Reinsurance Inc Financial Statements 20101231	CONFIDENTIAL
Respondents' Exhibit 0175	Associated Mortgage Reinsurance Inc Financial Statements 20101231	CONFIDENTIAL
Respondents' Exhibit 0176	Associated Mortgage Reinsurance Inc Financial Statements 20110331	CONFIDENTIAL
Respondents' Exhibit 0177	Associated Mortgage Reinsurance Inc Financial Stements 20101031	CONFIDENTIAL
Respondents' Exhibit 0178	Associated Mortgage Reinsurance Inc Loss Reserve and Premium Deficiency Reserve Evaluation 20101231	CONFIDENTIAL
Respondents' Exhibit 0179	Associated Mortgage Reinsurance Inc Reinsurance Performance Metrics 2010 Q4	CONFIDENTIAL
Respondents' Exhibit 0180	Associated Mortgage Reinsurance Inc. Unpaid Claim Estimate Analysis 20111231	CONFIDENTIAL
Respondents' Exhibit 0181	Associated Mortgage Reinsurance Letter to Vermont Dept. Banking Re: Request to Release Contingency Reserves 20120315	CONFIDENTIAL
Respondents' Exhibit 0182	Associated Mortgage Reinsurance Loss and Allocated Loss Adjustment Expense Unpaid Claim Estimate Analysis 20101231	CONFIDENTIAL
Respondents' Exhibit 0183	Associated Mortgage Reinsurance Year-end Opinion Loss Reserve and Premium Deficiency Reserve Evaluation as of 12/31/10	CONFIDENTIAL
Respondents' Exhibit 0184	Associated Mortgage Reinsurance - Reinsurance Performance Metrics 4th Quarter 2010	CONFIDENTIAL
Respondents' Exhibit 0185	Associated Mortgage Reinsurance Inc Annual Report 20081231	CONFIDENTIAL
Respondents' Exhibit 0186	Associated Mortgage Reinsurance Inc Annual Report 20091231	CONFIDENTIAL

Respondents' Exhibit 0187	Associated Mortgage Reinsurance Inc Financial Statements 20091231	CONFIDENTIAL
Respondents' Exhibit 0188	Associated Mortgage Reinsurance Inc Statutory Premium Deficiency Calculation 20101231	CONFIDENTIAL
Respondents' Exhibit 0189	Atrium - Vermont Dept of Insurance - November 25, 2009 Approval of Certificate of Authority	CONFIDENTIAL
Respondents' Exhibit 0190	Atrium - Email exchange dated September 2009 between Milliman and PHH Mortgage Corporation confirming operating expense assumption for 2009	CONFIDENTIAL
Respondents' Exhibit 0191	Atrium - Incurred Losses at June 2011	CONFIDENTIAL
Respondents' Exhibit 0192	Atrium - Letter and Chart from Milliman to Atrium Insurance Corp. Regarding Executive Summary of 3rd Quarter 2009 Reinsurance Performance Metrics	CONFIDENTIAL
Respondents' Exhibit 0193	Atrium - Loss and Loss Expense Reserves 2006 dated April 5, 2007	CONFIDENTIAL
Respondents' Exhibit 0194	Atrium - Milliman Report re New Insurance by Book Year	CONFIDENTIAL
Respondents' Exhibit 0195	Atrium - New York Department of Insurance non-disapproval letter to Atrium Reinsurance Corporation dated January 25, 2010	CONFIDENTIAL
Respondents' Exhibit 0196	Atrium - Reinsurance Performance Metrics for Atrium Insurance Corp. - Executive Summary Slideshow - June 30, 2009 Evaluation	CONFIDENTIAL
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Respondents' Exhibit 0198	Atrium - Reinsurance Performance Metrics for Atrium Insurance Corporation - 1st Quarter 2009	CONFIDENTIAL
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Respondents' Exhibit 0202	Atrium - Supplement to the Property and Casualty Annual Statement filed with the New York Insurance Department for year ending December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0203	Atrium Analysis as of Sept. 30, 2007	CONFIDENTIAL

Respondents' Exhibit 0204	Atrium Annual Statement filed with the New York Insurance Department for the year ending December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0205	Atrium Book Consolidation Comparison	CONFIDENTIAL
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Respondents' Exhibit 0224	Atrium Insurance Corp. Summary of Reinsurance Programs Net Premium Cede Figures by Book Year	CONFIDENTIAL
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Respondents' Exhibit 0231	Atrium Insurance Corporation Quarterly Statement to New York Insurance Department as of September 30, 2009	CONFIDENTIAL
Respondents' Exhibit 0232	Atrium Insurance Corporation Reinsurance Performance Metrics and Mortgage Risk Analysis Report (draft) by Milliman for First Quarter 2008	CONFIDENTIAL
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Respondents' Exhibit 0236	Atrium Insurance Corporation Settlement, Trust and Capital Evaluation Worksheet for period ending September 30, 2008	CONFIDENTIAL
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Respondents' Exhibit 0252	Atrium Reinsurance Corporation letter to Vermont Department of Banking, requesting approval of contingency reserve release dated June 14, 2011	CONFIDENTIAL
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Respondents' Exhibit 0263	Bank of America Analysis of Loss and Loss Adjustment Expense Unpaid Claim Liabilities as of December 31, 2010	CONFIDENTIAL
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Respondents' Exhibit 0268	Bank of America - Evaluation of Captive Reinsurance Structure January 1999	CONFIDENTIAL
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Respondents' Exhibit 0270	Bank of America Statutory Premium Deficiency Calculation, as of December 31, 2010	CONFIDENTIAL
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Respondents' Exhibit 0272	BB&T GAAP Unaudited Financial Statements November 2009	CONFIDENTIAL
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Respondents' Exhibit 0286	BB&T Mortgage Reinsurance Company Vermont Captive Insurance Company Annual Report for period ending December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0287	BB&T Mortgage Reinsurance Company Vermont Captive Insurance Company Annual Report for period ending December 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0288	CAP RE of Vermont (GMAC Mortgage) Statutory Basis Financial Statements with Supplemental Information 20071231 and 2006	CONFIDENTIAL

Respondents' Exhibit 0289	Cap Re of Vermont (GMAC Mortgage) Unpaid Claim Estimate and Premium Deficiency Calculation 20100930	CONFIDENTIAL
Respondents' Exhibit 0290	CAP RE of Vermont - Vermont Captive Insurance Company Annual Report Ending Dec. 31, 2008	CONFIDENTIAL
Respondents' Exhibit 0291	CAP Re of Vermont Letter to Vermont Dept of Banking Re: Contingency Reserve Release 20090221	CONFIDENTIAL
Respondents' Exhibit 0292	Cap Re of Vermont Memo Re: Claim Reserve Estimate with PMI Mortgage Insurance	CONFIDENTIAL
Respondents' Exhibit 0293	Cap Re of Vermont Report Re: Unpaid Claim Estimate Analysis and Premium Deficiency Analysis 20100930	CONFIDENTIAL
Respondents' Exhibit 0294	CAP RE of Vermont Statutory Premium Deficiency Calculation As of September 30, 2010	CONFIDENTIAL
Respondents' Exhibit 0295	Cap Re of Vermont Unpaid Claim Estimate as of September 30, 2010	CONFIDENTIAL
Respondents' Exhibit 0296	Captive Client Aggregate Rescission Analysis 2010	CONFIDENTIAL
Respondents' Exhibit 0297	Chartis and Milliman Emails Regarding Future Paid Losses - 2009	CONFIDENTIAL
Respondents' Exhibit 0298	Chartis Letter Regarding Bank of America Reinsurance Corporation (BARC) Unaudited Financial Statements- July 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0299	Chartis Letter Regarding Bank of America Reinsurance Corporation (BARC) Unaudited Financial Statements- Aug. 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0300	Cherokee Insurance Co Letter Re: Business Ceded from United Guaranty Requiring Trust Fund Deposits	CONFIDENTIAL
Respondents' Exhibit 0301	Citibank Mortgage Reinsurance and TPG Insurance Co Excess Layer Retrocession Agreement 19991022	CONFIDENTIAL
Respondents' Exhibit 0302	Citibank Mortgage Reinsurance Inc and TPG Insurance Co Trust Agreement	CONFIDENTIAL
Respondents' Exhibit 0303	CMG/UGC BY 2008 Comparison	CONFIDENTIAL
Respondents' Exhibit 0304	Collected Milliman Emails Regarding Cross Country Year End Planning - 2010	CONFIDENTIAL
Respondents' Exhibit 0305	Communications of FT Reinsurance Company and SC Dept of Insurance Regarding Rates and Other Items - Nov. 2000	CONFIDENTIAL

Respondents' Exhibit 0306	Comparison of A Priori Loss Rates, March 2011	CONFIDENTIAL
Respondents' Exhibit 0307	Comparison of Excess of Loss and Quota Share Structures December 2008	CONFIDENTIAL
Respondents' Exhibit 0308	Compiled Reinsurance and Trust Agreements from Genworth, MGIC, PMI, Radian, RMIC, Triad, and United Guaranty	CONFIDENTIAL
Respondents' Exhibit 0309	Countrywide Credit Industries Analysis of Excess-of-Loss Reinsurance Program 37% Net Premium with United Guaranty Residential Ins 20020419	CONFIDENTIAL
Respondents' Exhibit 0310	Cross Country - Evaluation of Captive Reinsurance Structure, August 2001	CONFIDENTIAL
Respondents' Exhibit 0311	Cross Country - Milliman Draft Loss Adjustment Expense Analysis for Cross Country Insurance Company - Dec. 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0312	Cross Country - Milliman Draft Loss Adjustment Expense Analysis for Cross Country Insurance Company - Dec. 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0313	Cross Country - Milliman Emails Regarding Cross Country Cash Settlement Details - 2010	CONFIDENTIAL
Respondents' Exhibit 0314	Cross Country - Milliman Emails Regarding CCIC UGC Concession Statements - 2010	CONFIDENTIAL
Respondents' Exhibit 0315	Cross Country - Milliman Emails Regarding Cross Country Captive Summary - 2011	CONFIDENTIAL
Respondents' Exhibit 0316	Cross Country - Milliman Emails Regarding Cross Country Cessions - 2010	CONFIDENTIAL
Respondents' Exhibit 0317	Cross Country - Milliman Emails Regarding Cross Country Cessions - 2011	CONFIDENTIAL
Respondents' Exhibit 0318	Cross Country - Milliman Emails Regarding Cross Country Year End Planning - 2011	CONFIDENTIAL
Respondents' Exhibit 0319	Cross Country - Milliman Emails Regarding Cross Country Year End Planning - 2011	CONFIDENTIAL
Respondents' Exhibit 0320	Cross Country - Milliman Emails Regarding Cross Country-Genworth Captive Reports - 2009	CONFIDENTIAL
Respondents' Exhibit 0321	Cross Country - Range of Assumed Unpaid Claim Estimate December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0322	Cross Country - Range of Assumed Unpaid Claim Estimate 2011	CONFIDENTIAL

Respondents' Exhibit 0323	Cross Country - Risk Transfer Opinion Letter 2001	CONFIDENTIAL
Respondents' Exhibit 0324	Cross Country 4th Quarter 2011 Forecasting Exhibits	CONFIDENTIAL
Respondents' Exhibit 0325	Cross Country Ins. Co. (Legacy) Forecasting Exhibits as of Dec. 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0326	Cross Country Ins. Co. Draft Forecasting Exhibits - 2010	CONFIDENTIAL
Respondents' Exhibit 0327	Cross Country Ins. Co. Draft Unpaid Claim Estimates for 2011	CONFIDENTIAL
Respondents' Exhibit 0328	Cross Country Ins. Co. Draft Unpaid Claim Estimates for 2011	CONFIDENTIAL
Respondents' Exhibit 0329	Cross Country Ins. Co. Draft Unpaid Claim Estimates for 2011	CONFIDENTIAL
Respondents' Exhibit 0330	Cross Country Ins. Co. Empirical Severity Indications As of Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0331	Cross Country Ins. Co. Premium Deficiency Calculation - 2009	CONFIDENTIAL
Respondents' Exhibit 0332	Cross Country Ins. Co. Range of Premium Deficiency Indications and Combined Range of Premium Deficiency and Unpaid Claim Estimates as of Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0333	Cross Country Ins. Co. Unpaid Claim Estimate by Book Year - 2010	CONFIDENTIAL
Respondents' Exhibit 0334	Cross Country Ins. Co. Unpaid Claim Estimates and Premium Deficiency Indications as of Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0335	Cross Country Ins. Co. Unpaid Claim Estimates as of Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0336	Cross Country Ins. Co. Unpaid Claim Estimates by Book Year - 2009	CONFIDENTIAL
Respondents' Exhibit 0337	Cross Country Ins. Co. Unpaid Claim Estimates by Book Year - 2009	CONFIDENTIAL
Respondents' Exhibit 0338	Cross Country Ins. Co. Unpaid Claim Estimates by Book Year - 2009	CONFIDENTIAL
Respondents' Exhibit 0339	Cross Country Ins. Co. Unpaid Claim Estimates by Book Year - 2009	CONFIDENTIAL

Respondents' Exhibit 0340	Cross Country Insurance Company Range of Assumed Unpaid Claim Estimate by Book Year combined as of December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0341	Cross Country Loss and Allocated Loss Adjustment Expense December 2011	CONFIDENTIAL
Respondents' Exhibit 0342	Deposition of M. Schmitz in Liguori v. Wells Fargo dated December 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0343	Deposition Transcript of Mike Schmitz 2010.12.10	CONFIDENTIAL
Respondents' Exhibit 0344	Distribution of Underwriting Risk Factors Genworth BY 2001	CONFIDENTIAL
Respondents' Exhibit 0345	Email Communication Regarding State of Hawaii Submissions of Marsh - April 2012	CONFIDENTIAL
Respondents' Exhibit 0346	Email exchange between UGI and PHH Mortgage regarding release of trust account funds dated November 1, 2011	CONFIDENTIAL
Respondents' Exhibit 0347	Email exchange dated October 2008 analyzing coverage amounts for particular loans	CONFIDENTIAL
Respondents' Exhibit 0348	Email exchange dated September 9, 2008 regarding operating expense assumptions and Second Quarter 2008 metrics	CONFIDENTIAL
Respondents' Exhibit 0349	Emails Discussing Method of Milliman's Analysis of Balboa Reinsurance Company - May 2008	CONFIDENTIAL
Respondents' Exhibit 0350	Emails Discussing Method of Milliman's Analysis of Balboa Reinsurance Company - May 2008	CONFIDENTIAL
Respondents' Exhibit 0351	Emails Discussing Method of Milliman's Analysis of Balboa Reinsurance Company - May 2008	CONFIDENTIAL
Respondents' Exhibit 0352	Emails Regarding FT Re Insurance Contingency Reserve Release - December 2008	CONFIDENTIAL
Respondents' Exhibit 0353	Ernst & Young LLP Letter dated July 28, 1999 Re: Wachovia Mortgage Company Captive Reinsurance Option	CONFIDENTIAL
Respondents' Exhibit 0354	First Horizon Captive Report 2008	CONFIDENTIAL
Respondents' Exhibit 0355	FT Reinsurance Co Balance of Trust Accounts 20091231	CONFIDENTIAL
Respondents' Exhibit 0356	FT Reinsurance Co Financial Statements and Independent Auditors' Report 20071231 to 2006	CONFIDENTIAL

Respondents' Exhibit 0357	FT Reinsurance Co Financial Statements for Audit 20091231	CONFIDENTIAL
Respondents' Exhibit 0358	FT Reinsurance Co Financial Statements with Auditor's Report 20081231 and 2007	CONFIDENTIAL
Respondents' Exhibit 0359	FT Reinsurance Co Letter Re: Request for Release of Contingency Reserve for Loss Exceeding 35% of Earned Premiums 20090106	CONFIDENTIAL
Respondents' Exhibit 0360	FT Reinsurance Co Loss Ratio Analysis 20100331	CONFIDENTIAL
Respondents' Exhibit 0361	FT Reinsurance Co Statement of Actuarial Opinion 20091231	CONFIDENTIAL
Respondents' Exhibit 0362	FT Reinsurance Co Summary of Projected Claim Estimates and Statutory Premium Deficiency Calculations Q1 2010	CONFIDENTIAL
Respondents' Exhibit 0363	FT Reinsurance Co. Letter to UGRIC Regarding Excess of Loss Reinsurance Agreement No. 3-72 - Aug. 14, 2009	CONFIDENTIAL
Respondents' Exhibit 0364	FT Reinsurance Co. Loss Ratio Analysis 20100331	CONFIDENTIAL
Respondents' Exhibit 0365	FT Reinsurance Co. Reinsurance Performance Metrics 2010 Q1	CONFIDENTIAL
Respondents' Exhibit 0366	FT Reinsurance Co. Settlement, Trust and Capital Figures for the Period Ending December 31, 2006	CONFIDENTIAL
Respondents' Exhibit 0367	FT Reinsurance Co. Settlement, Trust and Capital Figures for the Period Ending December 31, 2007	CONFIDENTIAL
Respondents' Exhibit 0368	FT Reinsurance Co. Settlement, Trust and Capital Figures for the Period Ending June 30, 2008	CONFIDENTIAL
Respondents' Exhibit 0369	FT Reinsurance Co. Settlement, Trust and Capital Figures for the Period Ending March 31, 2007	CONFIDENTIAL
Respondents' Exhibit 0370	FT Reinsurance Co. Settlement, Trust and Capital Figures for the Period Ending September 30, 2006	CONFIDENTIAL
Respondents' Exhibit 0371	FT Reinsurance Co. Statutory Financial Statements December 31, 2008 and 2007	CONFIDENTIAL
Respondents' Exhibit 0372	FT Reinsurance Co. Trust Balances 20090930	CONFIDENTIAL
Respondents' Exhibit 0373	FT Reinsurance Company - 4th Quarter 2009 - Projected Roll Forward to March 31, 2010	CONFIDENTIAL

Respondents' Exhibit 0374	FT Reinsurance Company Analysis Financial Statements Q4 2009	CONFIDENTIAL
Respondents' Exhibit 0375	Genworth Response to HUD OIG Subpoena dated April 9, 2010 producing a CD	CONFIDENTIAL
Respondents' Exhibit 0376	Genworth - M&T Mortgage Reinsurance Co Reinsurance Agreement 19990930	CONFIDENTIAL
Respondents' Exhibit 0377	Genworth - Analysis of Ceding Commission levels June 2007	CONFIDENTIAL
Respondents' Exhibit 0378	Genworth - Analysis of Ceding commission levels, 2012	CONFIDENTIAL
Respondents' Exhibit 0379	Genworth - Analysis of Ceding Commission levels, 2012	CONFIDENTIAL
Respondents' Exhibit 0380	Genworth - CitiMortgage Request for Proposal 2003	CONFIDENTIAL
Respondents' Exhibit 0381	Genworth - Email regarding transfer of risk opinion dated March 27, 2007	CONFIDENTIAL
Respondents' Exhibit 0382	Genworth - HUD OIG Subpoena Duces Tecum on Genworth	CONFIDENTIAL
Respondents' Exhibit 0383	Genworth - Letter Requesting Withdrawal of Citibank Mortgage Funds for Reimbursement of Expenses 20080709	CONFIDENTIAL
Respondents' Exhibit 0384	Genworth - M&T Mortgage Reinsurance Co Trust Agreement	CONFIDENTIAL
Respondents' Exhibit 0385	Genworth and JP Morgan Letter Requesting Withdrawal of Fifth Third Mortgage Funds 20080911	CONFIDENTIAL
Respondents' Exhibit 0386	Genworth Email Regarding Risk Transfer Testwork - 2009	CONFIDENTIAL
Respondents' Exhibit 0387	Genworth Letter Requesting Withdrawal of Fifth Third Funds Pursuant to Reinsurance Agreement 20081205	CONFIDENTIAL
Respondents' Exhibit 0388	Genworth Letter Requesting Withdrawal of Fifth Third Mortgage Funds	CONFIDENTIAL
Respondents' Exhibit 0389	Genworth Letter Requesting Withdrawal of Fifth Third Mortgage Funds 20080708	CONFIDENTIAL
Respondents' Exhibit 0390	Genworth Letter Requesting Withdrawal of Fifth Third Mortgage Funds 20081210	CONFIDENTIAL

Respondents' Exhibit 0391	Genworth Letter to HUD Regarding Subpoena Duces Tecum - June 27, 2008	CONFIDENTIAL
Respondents' Exhibit 0392	Genworth Letter to People's United Bank Regarding Wire to National City Mortgage Insurance Company - Sept. 30, 2009	CONFIDENTIAL
Respondents' Exhibit 0393	Genworth Mortgage and JP Morgan Letter Directing Wire Transfer of Fifth Third Mortgage Insurance Reinsurance Funds 20080708	CONFIDENTIAL
Respondents' Exhibit 0394	Genworth Mortgage Insurance and Zingenuity Emails Regarding New Contractual Relationship 20080514	CONFIDENTIAL
Respondents' Exhibit 0395	Genworth Mortgage Insurance Corporation Derivation of Ceding Commission %'s by Lender Captive Insurance In-Force as of 12/06	CONFIDENTIAL
Respondents' Exhibit 0396	Genworth Mortgage insurance Corporation draft of Analysis of Excess-of-Loss Reinsurance Program dated December 31, 2012	CONFIDENTIAL
Respondents' Exhibit 0397	Genworth Summary of Book Scoring 2000-2007	CONFIDENTIAL
Respondents' Exhibit 0398	GMAC Memorandum Regarding Cap Re Claim Reserve Estimate with PMI Mortgage Insurance	CONFIDENTIAL
Respondents' Exhibit 0399	GMAC Rescap Email Re: Reserves Broken Out by Mortgage Insurer 20090930	CONFIDENTIAL
Respondents' Exhibit 0400	HSBC Reinsurance (USA) Inc. Annual Meeting of the Sole Shareholder and the Board of Directors on November 10, 2010.	CONFIDENTIAL
Respondents' Exhibit 0401	HSBC Reinsurance Performance Metrics Q2 2003	CONFIDENTIAL
Respondents' Exhibit 0402	HUD OIG Letter to Radian Guaranty, Inc., dated May 25, 2010	CONFIDENTIAL
Respondents' Exhibit 0403	HUD OIG Subpoena issued to MGIC dated May 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0404	HUD OIG Subpoena to Republic Mortgage Insurance Company (RMIC) dated March 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0405	Jaffee - Monoline Restrictions on Mortgage and Title Insurance 2003	CONFIDENTIAL
Respondents' Exhibit 0406	Letter from HUD OIG to genworth dated May 26, 2010 demanding compliance with Subpoena and threatening enforcement proceeding	CONFIDENTIAL
Respondents' Exhibit 0407	Letter to SC Dept of Insurance Regarding FT Reinsurance Contingency Reserve Release - January 6, 2009	CONFIDENTIAL

Respondents' Exhibit 0408	M&T Mortgage Reinsurance - Estimated Required Loss and LAE Reserves 2008	CONFIDENTIAL
Respondents' Exhibit 0409	M&T - Actuarial Opinion M&T Mortgage, 2004	CONFIDENTIAL
Respondents' Exhibit 0410	M&T - Actuarial Report of M&T Mortgage Reinsurance Co, BY 2004	CONFIDENTIAL
Respondents' Exhibit 0411	M&T - Actuarial Report of M&T Mortgage Reinsurance Co, BY 2005	CONFIDENTIAL
Respondents' Exhibit 0412	M&T - Actuarial Report of M&T Mortgage Reinsurance Co, BY 2006	CONFIDENTIAL
Respondents' Exhibit 0413	M&T - Actuarial Report of M&T Mortgage Reinsurance Co, BY 2007	CONFIDENTIAL
Respondents' Exhibit 0414	M&T - Collected Communications of M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking - 2008	CONFIDENTIAL
Respondents' Exhibit 0415	M&T - Milliman Reinsurance Performance Metrics for M&T December, 2007	CONFIDENTIAL
Respondents' Exhibit 0416	M&T - PMI Mortgage Insurance Company and M&T Mortgage Reinsurance Trust Account Records (2005)	CONFIDENTIAL
Respondents' Exhibit 0417	M&T - Reinsurance Agreement between Republic and M&T	CONFIDENTIAL
Respondents' Exhibit 0418	M&T - Risk transfer analysis for Radian Program, July 2005	CONFIDENTIAL
Respondents' Exhibit 0419	M&T - Risk Transfer Analysis M&T Mortgage, July 2005	CONFIDENTIAL
Respondents' Exhibit 0420	M&T - Risk Transfer Analysis, July 2005	CONFIDENTIAL
Respondents' Exhibit 0421	M&T Bank Acceptance to Proposal for Reinsurance Performance Metrics Actuarial Analysis of Year-End 2011 by Milliman	CONFIDENTIAL
Respondents' Exhibit 0422	M&T Captive Feasibility Study April 1999	CONFIDENTIAL
Respondents' Exhibit 0423	M&T Loss and Expense Reserves BY 2005	CONFIDENTIAL
Respondents' Exhibit 0424	M&T Mortgage Reinsurance Company Annual Directors' Meeting Minutes - Oct. 14, 2003	CONFIDENTIAL

Respondents' Exhibit 0425	M&T Mortgage Reinsurance Co Letter to Vermont Dept of Banking Regarding 1999 Vermont Filings - Mar. 30, 2000	CONFIDENTIAL
Respondents' Exhibit 0426	M&T Mortgage Reinsurance Co Loss and Loss Adjustment Expense Reserves as of 20071231	CONFIDENTIAL
Respondents' Exhibit 0427	M&T Mortgage Reinsurance Co Report on Examination by Vermont Dept of Banking 20031231	CONFIDENTIAL
Respondents' Exhibit 0428	M&T Mortgage Reinsurance Co. Annual Directors' Meeting Minutes - Oct. 14, 2003	CONFIDENTIAL
Respondents' Exhibit 0429	M&T Mortgage Reinsurance Co. Annual Directors' Meeting Minutes - Oct. 14, 2003	CONFIDENTIAL
Respondents' Exhibit 0430	M&T Mortgage Reinsurance Co. Application Fees and Payment to PriceWaterhouseCoopers - 1999	CONFIDENTIAL
Respondents' Exhibit 0431	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 1999 Vermont Annual Report - Apr. 17, 2000	CONFIDENTIAL
Respondents' Exhibit 0432	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2001 Vermont Annual Report - Feb. 28, 2002	CONFIDENTIAL
Respondents' Exhibit 0433	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2001 Vermont Annual Report - Feb. 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0434	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2002 Audited Financial Statements by PriceWaterhouseCoopers and Actuarial Opinion of	CONFIDENTIAL
Respondents' Exhibit 0435	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2002 Audited Financial Statements by PriceWaterhouseCoopers and Actuarial Opinion of	CONFIDENTIAL
Respondents' Exhibit 0436	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2002 Audited Financial Statements and Actuarial Opinion - June 27, 2003	CONFIDENTIAL
Respondents' Exhibit 0437	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Actuarial Opinion of Milliman USA - June 7, 2004	CONFIDENTIAL
Respondents' Exhibit 0438	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Actuarial Opinion of Milliman USA - June 7, 2004	CONFIDENTIAL
Respondents' Exhibit 0439	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Actuarial Opinion of Milliman USA - June 7, 2004 (v2)	CONFIDENTIAL
Respondents' Exhibit 0440	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Audited Financial Statements by PriceWaterhouseCoopers - June 30, 2003	CONFIDENTIAL
Respondents' Exhibit 0441	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Audited Financial Statements - June 30, 2003	CONFIDENTIAL

Respondents' Exhibit 0442	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Vermont Annual Report - Feb. 28, 2003	CONFIDENTIAL
Respondents' Exhibit 0443	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Vermont Annual Report - Apr. 7, 2004	CONFIDENTIAL
Respondents' Exhibit 0444	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Vermont Annual Report - Feb. 26, 2004	CONFIDENTIAL
Respondents' Exhibit 0445	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2003 Vermont Annual Report - Mar. 29, 2004	CONFIDENTIAL
Respondents' Exhibit 0446	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2004 Audited Financial Statements by PriceWaterhouseCoopers - July 28, 2005	CONFIDENTIAL
Respondents' Exhibit 0447	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2004 Financial Statements - July 28, 2005	CONFIDENTIAL
Respondents' Exhibit 0448	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2004 Vermont Annual Report - Feb. 28, 2005	CONFIDENTIAL
Respondents' Exhibit 0449	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2004 Vermont Annual Report - Mar. 25, 2005	CONFIDENTIAL
Respondents' Exhibit 0450	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2005 Vermont Annual Report - Feb. 28, 2006	CONFIDENTIAL
Respondents' Exhibit 0451	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2005 Vermont Annual Report - June 8, 2006	CONFIDENTIAL
Respondents' Exhibit 0452	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2006 Vermont Annual Report - Feb. 28, 2007	CONFIDENTIAL
Respondents' Exhibit 0453	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2006 Vermont Annual Report - May 22, 2007	CONFIDENTIAL
Respondents' Exhibit 0454	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding Application - Nov. 9, 1999	CONFIDENTIAL
Respondents' Exhibit 0455	M&T Mortgage Reinsurance Co. Letter to Vermont Dept of Banking Regarding PricewaterhouseCoopers Adverse Conditions Letter - Aug. 3, 2005	CONFIDENTIAL
Respondents' Exhibit 0456	M&T Mortgage Reinsurance Co. Letters and Documents to Vermont Dept of Banking Regarding Audit and Other Items - 2008	CONFIDENTIAL
Respondents' Exhibit 0457	M&T Mortgage Reinsurance Company, Inc. GAAP Unaudited Financial Statements August 2011	CONFIDENTIAL
Respondents' Exhibit 0458	M&T Mortgage Reinsurance Company, Inc. GAAP Unaudited Financial Statements June 2011	CONFIDENTIAL

Respondents' Exhibit 0459	M&T Mortgage Reinsurance Company, Inc. GAAP Unaudited Financial Statements March 2010	CONFIDENTIAL
Respondents' Exhibit 0460	M&T Mortgage Reinsurance Company, Inc. GAAP Unaudited Financial Statements May 2011	CONFIDENTIAL
Respondents' Exhibit 0461	M&T Mortgage Reinsurance Company, Inc. Loss and Loss Adjustment Expense Reserves as of December 31, 2009 Preliminary Draft Results	CONFIDENTIAL
Respondents' Exhibit 0462	M&T Mortgage Reinsurance Company, Inc. Range of Assumed Unpaid Claim Estimate by Book Year as of December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0463	M&T Mortgage Reinsurance Company, Inc. Reinsurance Performance Metrics Fourth Quarter 2009	CONFIDENTIAL
Respondents' Exhibit 0464	M&T Mortgage Reinsurance Company, Inc. Vermont Captive Insurance Company Report for period ending December 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0465	M&T Mortgage Reinsurance Company, Inc., Analysis of Loss and Loss Adjustment Expense Unpaid Claim Liabilities as of December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0466	M&T Mortgage Reinsurance Company, Inc., Analysis of Loss and Loss Adjustment Expense Unpaid Claim Liabilities as of December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0467	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements August 2009	CONFIDENTIAL
Respondents' Exhibit 0468	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements August 2010	CONFIDENTIAL
Respondents' Exhibit 0469	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements December 2009	CONFIDENTIAL
Respondents' Exhibit 0470	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements February 2010	CONFIDENTIAL
Respondents' Exhibit 0471	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements July 2010	CONFIDENTIAL
Respondents' Exhibit 0472	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements June 2010	CONFIDENTIAL
Respondents' Exhibit 0473	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements March 2010	CONFIDENTIAL
Respondents' Exhibit 0474	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements May 2010	CONFIDENTIAL
Respondents' Exhibit 0475	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements November 2009	CONFIDENTIAL

Respondents' Exhibit 0476	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements November 2010	CONFIDENTIAL
Respondents' Exhibit 0477	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements September 2009	CONFIDENTIAL
Respondents' Exhibit 0478	M&T Mortgage Reinsurance Company, Inc., GAAP Unaudited Financial Statements September 2010	CONFIDENTIAL
Respondents' Exhibit 0479	M&T Mortgage Reinsurance Company, Inc., Indicated Direct and Assumed Unpaid Claim Estimate Actuarial Central Estimate (ACE) Scenario Evaluation As of December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0480	M&T Mortgage Reinsurance Company, Inc., Loss and Allocated Loss Adjustment Expense Unpaid Claim Estimate Analysis as of December 31, 2010 (draft)	CONFIDENTIAL
Respondents' Exhibit 0481	M&T Mortgage Reinsurance Company, Inc., Loss and Allocated Loss Adjustment Expense Unpaid Claim Estimate Analysis as of December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0482	M&T Mortgage Reinsurance Company, Inc., Loss and Allocated Loss Adjustment Expense Unpaid Claim Estimate Analysis as of December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0483	M&T Statement of Actuarial Opinion M&T December 2004	CONFIDENTIAL
Respondents' Exhibit 0484	M&T WebFolio Agreement with UG Corp. - June 10, 2011	CONFIDENTIAL
Respondents' Exhibit 0485	M&T- Actuarial Opinion M&T Mortgage, 2005	CONFIDENTIAL
Respondents' Exhibit 0486	Marsh Email to Vermont Dept of Banking Regarding Citibank Mortgage Reinsurance Request for Release of Contingency Reserve Due to Losses - Jan. 13, 2009	CONFIDENTIAL
Respondents' Exhibit 0487	Marsh Email to Vermont Dept of Banking Regarding Citibank Mortgage Reinsurance Request for Release of Contingency Reserve Due to Losses - Feb. 19, 2009	CONFIDENTIAL
Respondents' Exhibit 0488	Marsh Email to Vermont Dept of Banking Regarding Citibank Mortgage Reinsurance Request for Release of Contingency Reserve Due to Losses - May 22, 2009	CONFIDENTIAL
Respondents' Exhibit 0489	Marsh responses to HUD OIG Supoena to Marsh Mgmt Services, Inc., July 11, 2008	CONFIDENTIAL
Respondents' Exhibit 0490	Marsh to Milliman Email Re: One Month Lag Cession Activity to Financial Statement 20071220	CONFIDENTIAL
Respondents' Exhibit 0491	Marsh to Vermont Dept. of Banking Letter Re: Change in MI Trust Agmts to Maintain 10% Capital in Accounts 20021203	CONFIDENTIAL
Respondents' Exhibit 0492	Marsh to Vt. Dept. of Banking Letter Re: CMRI New Direct Reinsurance of PMI	CONFIDENTIAL

Respondents' Exhibit 0493	MG Reinsurance Co. Letter to Vermont Dept of Banking Regarding 2008 Annual Report - Feb. 28, 2007	CONFIDENTIAL
Respondents' Exhibit 0494	MGIC - Capital Adequacy Model for 2007	CONFIDENTIAL
Respondents' Exhibit 0495	MGIC - Excess of Loss Reinsurance Agreement M&T Mortgage Reinsurance Company	CONFIDENTIAL
Respondents' Exhibit 0496	MGIC - M&T Mortgage Reinsurance Co Amendment to Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0497	MGIC - Opinion re Captive Reinsurance Program, 2000	CONFIDENTIAL
Respondents' Exhibit 0498	MGIC - Opinion re Captive Reinsurance Program, 25 percent net premium, 2000	CONFIDENTIAL
Respondents' Exhibit 0499	MGIC Actuarial Report on Loss and Loss Adjustment Expense Reserves 2001	CONFIDENTIAL
Respondents' Exhibit 0500	MGIC Analysis of 2005 Excess of Loss Reinsurance Program with NCMIC	CONFIDENTIAL
Respondents' Exhibit 0501	MGIC Collected Communications Regarding Run-Off and Reinsurance Agreements - 2008	CONFIDENTIAL
Respondents' Exhibit 0502	MGIC Collected Letters to Balboa Reinsurance re Amendments to Reinsurance Agreements 20081208	CONFIDENTIAL
Respondents' Exhibit 0503	MGIC Excess Layer Primary Mortgage Guaranty Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0504	MGIC Letter to Chartis Regarding Banc One PMI Co. Reinsurance Reports - Jan. 25, 2010	CONFIDENTIAL
Respondents' Exhibit 0505	MGIC Letter to Chartis Regarding Cross Country Ins. Co. Reinsurance Reports - Jan. 25, 2010	CONFIDENTIAL
Respondents' Exhibit 0506	MGIC Letter to National City Mortg. Ins. Co. Regarding Reinsurance Reports and Ceded Premiums - Nov. 23, 2009	CONFIDENTIAL
Respondents' Exhibit 0507	MGIC Statement of Actuarial Opinion, 2004	CONFIDENTIAL
Respondents' Exhibit 0508	MGIC Statement of Actuarial Opinion, 2005	CONFIDENTIAL
Respondents' Exhibit 0509	MGIC to Associated Mortgage Reinsurance Inc Letter Re: Quarterly Ceded Premiums Transferred to Trust 20110726	CONFIDENTIAL

Respondents' Exhibit 0510	MGIC to Associated Mortgage Reinsurance Letter Re: Ceded Premium Trust Transfer 20100423	CONFIDENTIAL
Respondents' Exhibit 0511	MGIC to Associated Mortgage Reinsurance Letter Re: Transfer of Ceded Premiums to Trust 20080418	CONFIDENTIAL
Respondents' Exhibit 0512	MGIC to BancMortgage Reinsurance Letter Re: Ceded Premiums Wired to Trust Account 20071031	CONFIDENTIAL
Respondents' Exhibit 0513	MGIC to Fifth Third Reinsurance Co. Letter Re: Net Ceded Premiums and Ceded Losses Recoverable 20091021	CONFIDENTIAL
Respondents' Exhibit 0514	MGIC to Fifth Third Reinsurance Co. Letter Re: Net Ceded Premiums and Ceded Losses Recoverable 20091021	CONFIDENTIAL
Respondents' Exhibit 0515	MGIC to Fifth Third Reinsurance Co. Letter Re: Net Ceded Premiums and Ceded Losses Recoverable 20100118	CONFIDENTIAL
Respondents' Exhibit 0516	MGIC to Fifth Third Reinsurance Co. Letter Re: Premium Deposits 20080424	CONFIDENTIAL
Respondents' Exhibit 0517	MGIC to Fifth Third Reinsurance Co. Letter Re: Premium Deposits 20080724	CONFIDENTIAL
Respondents' Exhibit 0518	MGIC to Fifth Third Reinsurance Co. Letter Re: Premium Deposits 20090121	CONFIDENTIAL
Respondents' Exhibit 0519	MGIC to Fifth Third Reinsurance Co. Letter Re: Premium Deposits 20090515	CONFIDENTIAL
Respondents' Exhibit 0520	MGIC to Fifth Third Reinsurance Co. Letter Re: Premium Deposits 20090730	CONFIDENTIAL
Respondents' Exhibit 0521	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20080430	CONFIDENTIAL
Respondents' Exhibit 0522	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20080728	CONFIDENTIAL
Respondents' Exhibit 0523	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20081028	CONFIDENTIAL
Respondents' Exhibit 0524	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20090129	CONFIDENTIAL
Respondents' Exhibit 0525	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20090505	CONFIDENTIAL
Respondents' Exhibit 0526	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20090803	CONFIDENTIAL

Respondents' Exhibit 0527	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20090828	CONFIDENTIAL
Respondents' Exhibit 0528	MGIC to GMAC Mortgage Corp Letter Re: Ceded Premium and Deposits 20100128	CONFIDENTIAL
Respondents' Exhibit 0529	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20080502	CONFIDENTIAL
Respondents' Exhibit 0530	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20081031	CONFIDENTIAL
Respondents' Exhibit 0531	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20090202	CONFIDENTIAL
Respondents' Exhibit 0532	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20090511	CONFIDENTIAL
Respondents' Exhibit 0533	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20090803	CONFIDENTIAL
Respondents' Exhibit 0534	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20091104	CONFIDENTIAL
Respondents' Exhibit 0535	MGIC to Irwin Reinsurance Corp. Letter Re: Ceded Premiums Wired to Trust 20100205	CONFIDENTIAL
Respondents' Exhibit 0536	MGIC to Marsh Letter Informing MGIC No Longer Enters into Agmts with Cessions in Excess of 25% 20021121	CONFIDENTIAL
Respondents' Exhibit 0537	MGIC to National City Mortgage Co. Letter Re: Ceded Premiums Wired to Trust 20091231	CONFIDENTIAL
Respondents' Exhibit 0538	MGIC to National City Mortgage Co. Letter Re: Ceded Premiums Wired to Trust 20100125	CONFIDENTIAL
Respondents' Exhibit 0539	MGIC to Principal Mortgage Reinsurance Co. Letter Re: Received Ceded Premiums 20020201	CONFIDENTIAL
Respondents' Exhibit 0540	MGIC to Twin Rivers Ins. Co. Letter Re: Ceded Premium Wired to Trust 20080731	CONFIDENTIAL
Respondents' Exhibit 0541	MGIC to Twin Rivers Ins. Co. Letter Re: Ceded Premium Wired to Trust 20080502	CONFIDENTIAL
Respondents' Exhibit 0542	MGIC to Twin Rivers Ins. Co. Letter Re: Premium Deposits 20080825	CONFIDENTIAL
Respondents' Exhibit 0543	MGIC to Twin Rivers Ins. Co. Letter Re: Premium Deposits 20080924	CONFIDENTIAL

Respondents' Exhibit 0544	MGIC to Twin Rivers Ins. Co. Letter Re: Premium Deposits 20081124	CONFIDENTIAL
Respondents' Exhibit 0545	MGIC to Twin Rivers Ins. Co. Letter Re: Premium Deposits 20081218	CONFIDENTIAL
Respondents' Exhibit 0546	MGIC to Twin Rivers Ins. Co. Letter Re: Premium Deposits 20090223	CONFIDENTIAL
Respondents' Exhibit 0547	MGIC to WM Mortgage Reinsurance Co Inc Letter Re: Cede Premiums Less Losses Wired to Trust 20091020	CONFIDENTIAL
Respondents' Exhibit 0548	MGIC to WM Mortgage Reinsurance Co Letter Re: Ceded Premiums Less Losses 20091218	CONFIDENTIAL
Respondents' Exhibit 0549	MGIC to WM Mortgage Reinsurance Co Letter Re: Ceded Premiums Less Losses 20110524	CONFIDENTIAL
Respondents' Exhibit 0550	MGIC to WM Mortgage Reinsurance Co Letter Re: Ceded Premiums Less Paid Losses 20100423	CONFIDENTIAL
Respondents' Exhibit 0551	MGIC to WM Mortgage Reinsurance Co. Re: Deposit of Ceded Premiums 20080222	CONFIDENTIAL
Respondents' Exhibit 0552	MGIC to WM Mortgage Reinsurance Company Letter Re: Ceded Premiums Recieved less Paid Losses 20120424	CONFIDENTIAL
Respondents' Exhibit 0553	Mid America Re, Inc. - Actuarial Opinion 2006	CONFIDENTIAL
Respondents' Exhibit 0554	Milliman - Associated Mortgage Reinsurance, Inc. - Loss and Allocated Loss Adjustment Expense Unpaid Claim Estimate Analysis as of Dec. 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0555	Milliman - Email re confidentiality agreements of MI companis 2010	CONFIDENTIAL
Respondents' Exhibit 0556	Milliman - Email re GMAC March 2008	CONFIDENTIAL
Respondents' Exhibit 0557	Milliman - Email re loss reserve methodology 2008	CONFIDENTIAL
Respondents' Exhibit 0558	Milliman - Email to UGI regading sharing of results of book year 2008B transfer of risk opinion	CONFIDENTIAL
Respondents' Exhibit 0559	Milliman Actuarial Opinion of Cross Country Ins. Co. for 2007 - Apr. 16, 2008	CONFIDENTIAL
Respondents' Exhibit 0560	Milliman and AIG Emails Regarding Cross Country Ins. Co. Final Statement of Opinion and Report - 2007	CONFIDENTIAL

Respondents' Exhibit 0561	Milliman and Chartis Emails Regarding Cross Company Ins. Co. Year End Planning - 2011	CONFIDENTIAL
Respondents' Exhibit 0562	Milliman and Chartis Emails Regarding Cross Company Ins. Co. Year End Planning - 2011	CONFIDENTIAL
Respondents' Exhibit 0563	Milliman Appointed Actuary Responsibilities Consulting Letter to Chase - Jan. 20, 2012	CONFIDENTIAL
Respondents' Exhibit 0564	Milliman Draft Actuarial Opinion of Cross Country Ins. Co. for 2007 - Apr. 16, 2008	CONFIDENTIAL
Respondents' Exhibit 0565	Milliman Draft Loss Adjustment Expense Analysis for Cross Country Insurance Company - Dec. 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0566	Milliman Emails Discussing Associated Mortgage Re - June 2009	CONFIDENTIAL
Respondents' Exhibit 0567	Milliman Emails Regarding Cap Re UCE Work Papers - March 2012	CONFIDENTIAL
Respondents' Exhibit 0568	Milliman Emails Regarding FT Re Draft Results: Unpaid Claim and Premium Deficiency Analysis	CONFIDENTIAL
Respondents' Exhibit 0569	Milliman Proposal - Actuarial Consulting for Atrium dated January 31, 2008	CONFIDENTIAL
Respondents' Exhibit 0570	Milliman Statement of Actuarial Opinion for Atrium as of December 31, 2006	CONFIDENTIAL
Respondents' Exhibit 0571	Milliman to Citi Emails Re: CMRC's Financial Statements 20071116	CONFIDENTIAL
Respondents' Exhibit 0572	Milliman Unpaid Claim Estimate Analysis Consulting Letter to Chase - Nov. 24, 2010	CONFIDENTIAL
Respondents' Exhibit 0573	Milliman, Inc. Proposal for Actuarial Consulting Services dated March 18, 2008	CONFIDENTIAL
Respondents' Exhibit 0574	Mortgage Guaranty Insurance Corporation 2008 Captive Reinsurance Capital Adequacy Data Report	CONFIDENTIAL
Respondents' Exhibit 0575	National City Mortgage Ins. Co. Letter Requesting Approval of Expenses for 2002-2006	CONFIDENTIAL
Respondents' Exhibit 0576	NYID - Atrium Second Quarterly Statement 2007	CONFIDENTIAL
Respondents' Exhibit 0577	NYID - Atrium Second Quarterly Statement 2007	CONFIDENTIAL

Respondents' Exhibit 0578	NYID - Circular Letter 1999	CONFIDENTIAL
Respondents' Exhibit 0579	Old Republic - Reinsurance Treaty Trust Account Agreement with Northern Trust Company	CONFIDENTIAL
Respondents' Exhibit 0580	PHH Email confirming reserve amounts for Radian as of June 30, 2009	CONFIDENTIAL
Respondents' Exhibit 0581	PHH Overview of Atrium Insurance Corp Sept. 4 2008	CONFIDENTIAL
Respondents' Exhibit 0582	PMI Group - Analysis of Deep Cede Excess-of-Loss Captive Reinsurance Programs 2005	CONFIDENTIAL
Respondents' Exhibit 0583	PMI Group - Conference Call May 23, 2005 transcript regarding Milliman Report	CONFIDENTIAL
Respondents' Exhibit 0584	PMI Mortgage Ins Co and Allecon (Washington Mutual) Settlement Trust and Capital Evaluation Worksheet 20110930	CONFIDENTIAL
Respondents' Exhibit 0585	PMI Mortgage Insurance co and AAMBG Reinsurance Inc Settlement Trust and Capital Evaluation Worksheet 20061231	CONFIDENTIAL
Respondents' Exhibit 0586	PMI Mortgage Insurance Co and AAMBG Reinsurance Inc Settlement, Trust and Capital Evaluation Worksheet 20060930	CONFIDENTIAL
Respondents' Exhibit 0587	PMI Mortgage Insurance Co and Allecon (Washington Mutual) Settlement, Trust and Capital Evaluation Worksheet 20111231	CONFIDENTIAL
Respondents' Exhibit 0588	PMI Mortgage Insurance Co and Balboa Reinsurance Co Settlement, Trust and Capital Evaluation Worksheet 20071231	CONFIDENTIAL
Respondents' Exhibit 0589	PMI Mortgage Insurance Co and CAP RE of Vermont (GMAC Mortgage) Settlement, Trust and Capital Evaluation Worksheet 20100630	CONFIDENTIAL
Respondents' Exhibit 0590	PMI Mortgage Insurance Co and CAP RE of Vermont Settlement (GMAC Mortgage), Trust and Capital Evaluation Worksheet 20091231	CONFIDENTIAL
Respondents' Exhibit 0591	PMI Mortgage Insurance Co and CAP RE of Vermont Settlement (GMAC Mortgage), Trust and Capital Evaluation Worksheet 20071231	CONFIDENTIAL
Respondents' Exhibit 0592	PMI Mortgage Insurance Co and CAP RE of Vermont Settlement (GMAC Mortgage), Trust and Capital Evaluation Worksheet 20061231	CONFIDENTIAL
Respondents' Exhibit 0593	PMI Mortgage Insurance Co and Citibank Mortgage Reinsurance Settlement, Trust and Capital Evaluation Workseet 20071231	CONFIDENTIAL
Respondents' Exhibit 0594	PMI Mortgage Insurance Co and Citibank Mortgage Reinsurance Settlement, Trust and Capital Evaluation Worksheet 20071231	CONFIDENTIAL

Respondents' Exhibit 0595	PMI Mortgage Insurance Co and FT Reinsurance Co (First Horizon) Settlement, Trust and Capital Evaluation Worksheet 20061231	CONFIDENTIAL
Respondents' Exhibit 0596	PMI Mortgage Insurance Co and FT Reinsurance Co (First Horizon) Settlement, Trust and Capital Evaluation Worksheet 20071231	CONFIDENTIAL
Respondents' Exhibit 0597	PMI Mortgage Insurance Co and FT Reinsurance Co (First Horizon) Settlement, Trust and Capital Evaluation Worksheet 20081231	CONFIDENTIAL
Respondents' Exhibit 0598	PMI Mortgage Insurance Co and FT Reinsurance Co (First Horizonta) Settlement Trust and Capital Evaluation Worksheet 20081231	CONFIDENTIAL
Respondents' Exhibit 0599	PMI Mortgage Insurance Co and M&T Mortgage Reinsurance Co Novation Agreement 20031001	CONFIDENTIAL
Respondents' Exhibit 0600	PMI Mortgage Insurance Co and Regions Reinsurance Corp Settlement, Trust and Capital Evaluation Worksheet 20071231	CONFIDENTIAL
Respondents' Exhibit 0601	PMI Mortgage Insurance Co and WM Mortgage Reinsurance Co (Washington Mutual), Trust and Capital Evaluation Worksheet 20090331	CONFIDENTIAL
Respondents' Exhibit 0602	PMI Mortgage Insurance Co and WM Mortgage Reinsurance Co (Washington Mutual), Trust and Capital Evaluation Worksheet 20091231	CONFIDENTIAL
Respondents' Exhibit 0603	PMI Mortgage Insurance Co Letter Re: Trust Wire Transfer for Ceded Losses in Excess of Ceded Premium 20090501	CONFIDENTIAL
Respondents' Exhibit 0604	Proposal for Capital Adequacy Analysis for Atrium Insurance Corporation as of December 31, 2006 by Milliman	CONFIDENTIAL
Respondents' Exhibit 0605	Radian Guaranty Inc and M&T Captive Reinsurance Inc Reinsurance Agreement 20031231	CONFIDENTIAL
Respondents' Exhibit 0606	Radian Guaranty Inc and M&T Captive Reinsurance Inc Reinsurance Agreement 20031231	CONFIDENTIAL
Respondents' Exhibit 0607	Radian Guaranty Inc and M&T Captive Reinsurance Inc Trust Agreement 20031231	CONFIDENTIAL
Respondents' Exhibit 0608	Radian Guaranty Inc and M&T Captive Reinsurance Inc Trust Agreement 20031231	CONFIDENTIAL
Respondents' Exhibit 0609	Reinsurance and Trust Agreements of the Various PMI Entities	CONFIDENTIAL
Respondents' Exhibit 0610	Reinsurance Performance Metrics for Associated Mortgage Reinsurance, Inc. - Executive Summary Slideshow - Dec. 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0611	Reinsurance Performance Metrics for Associated Mortgage Reinsurance, Inc. - 4th Quarter 2010 - Milliman Mortgage Risk Analysis Slideshow	CONFIDENTIAL

Respondents' Exhibit 0612	Reinsurance Performance Metrics for Associated Mtg Reinsurance 1Q 2007	CONFIDENTIAL
Respondents' Exhibit 0613	Reinsurance Performance Metrics for Atrium Insuarncce Corp. Executive Summary - March 31, 2008 Evaluation Slideshow	CONFIDENTIAL
Respondents' Exhibit 0614	Reinsurance Performance Metrics for Atrium Insurance Corporation for Fourth Quarter 2007	CONFIDENTIAL
Respondents' Exhibit 0615	Reinsurance Performance Metrics for BofA 2Q 2008	CONFIDENTIAL
Respondents' Exhibit 0616	Reinsurance Performance Metrics for BofA 2Q 2008 - Technical Appendix	CONFIDENTIAL
Respondents' Exhibit 0617	Reinsurance Performance Metrics for BofA 2Q 2009	CONFIDENTIAL
Respondents' Exhibit 0618	Reinsurance Performance Metrics for BofA 4Q 2006	CONFIDENTIAL
Respondents' Exhibit 0619	Reinsurance Performance Metrics for Cross Country -4th Quarter 2006	CONFIDENTIAL
Respondents' Exhibit 0620	Reinsurance Performance Metrics for Cross Country 1Q 2007	CONFIDENTIAL
Respondents' Exhibit 0621	Reinsurance Performance Metrics for Cross Country 1Q 2007	CONFIDENTIAL
Respondents' Exhibit 0622	Reinsurance Performance Metrics for Cross Country 4Q 2006	CONFIDENTIAL
Respondents' Exhibit 0623	Reinsurance Performance Metrics for OS Reinsurance Company, 1Q 2008	CONFIDENTIAL
Respondents' Exhibit 0624	Reinsurance Performance Metrics for OS Reinsurance Company, 2Q 2008	CONFIDENTIAL
Respondents' Exhibit 0625	Reinsurance Performance Metrics for OS Reinsurance Company, 3Q 2008	CONFIDENTIAL
Respondents' Exhibit 0626	Reinsurance Structure Analyses UGI 2008B	CONFIDENTIAL
Respondents' Exhibit 0627	Republic Mortgage - Captive Reinsurance Discussion March 14, 2007	CONFIDENTIAL
Respondents' Exhibit 0628	Republic Mortgage - Reinsurance Agreement between Republic Mortgage and M&T Mortgage	CONFIDENTIAL

Respondents' Exhibit 0629	Republic Mortgage - Reinsurance Agreement with GMRC	CONFIDENTIAL
Respondents' Exhibit 0630	Republic Mortgage Reinsurance Agreement - BB&T	CONFIDENTIAL
Respondents' Exhibit 0631	Response of Triad Guaranty to HUD OIG Subpoena dated June 9, 2010	CONFIDENTIAL
Respondents' Exhibit 0632	Response of Genworth to the HUD OIG Subpoena dated June 11, 2010	CONFIDENTIAL
Respondents' Exhibit 0633	Response of MGIC (Dan Stilwell) to HUD OIG Subpoena dated April 9, 2010	CONFIDENTIAL
Respondents' Exhibit 0634	Response of MGIC to HUD Subpoena dated June 27, 2008	CONFIDENTIAL
Respondents' Exhibit 0635	Response of MGIC to HUD Subpoena dated June 27, 2008	CONFIDENTIAL
Respondents' Exhibit 0636	Response of Milliman to HUD OIG Subpoena dated April 21, 2009	CONFIDENTIAL
Respondents' Exhibit 0637	Response of Milliman to HUD OIG Subpoena dated September 17, 2008	CONFIDENTIAL
Respondents' Exhibit 0638	Response of Radian Group, Inc., to HUD OIG Subpoena dated June 27, 2008	CONFIDENTIAL
Respondents' Exhibit 0639	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated April 2, 2010	CONFIDENTIAL
Respondents' Exhibit 0640	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated August 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0641	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated August 4, 2008	CONFIDENTIAL
Respondents' Exhibit 0642	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated July 2, 2010	CONFIDENTIAL
Respondents' Exhibit 0643	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated October 21, 2010	CONFIDENTIAL
Respondents' Exhibit 0644	Response of Radian Guaranty, Inc., to HUD OIG Subpoena dated September 28, 2010	CONFIDENTIAL
Respondents' Exhibit 0645	Response of Republic Mortgage Insurance Company (RMIC) to HUD OIG Subpoena dated April 16, 2010	CONFIDENTIAL

Respondents' Exhibit 0646	Response of Republic Mortgage Insurance Company (RMIC) to HUD OIG Subpoena dated July 6, 2010	CONFIDENTIAL
Respondents' Exhibit 0647	Response of Republic Mortgage Insurance Company (RMIC) to HUD OIG Subpoena dated June 21, 2010	CONFIDENTIAL
Respondents' Exhibit 0648	Response of Triad Guaranty to HUD OIG Subpoena dated April 8, 2010	CONFIDENTIAL
Respondents' Exhibit 0649	Response of Triad Guaranty to HUD OIG Subpoena dated July 18, 2008	CONFIDENTIAL
Respondents' Exhibit 0650	Response of Triad Guaranty to HUD OIG Subpoena dated June 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0651	Response of UGI to HUD OIG Subpoena dated April 9, 2010	CONFIDENTIAL
Respondents' Exhibit 0652	Response of UGI to HUD OIG Subpoena dated July 30, 2010	CONFIDENTIAL
Respondents' Exhibit 0653	Response of UGI to HUD OIG Subpoena dated June 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0654	Response of UGI to HUD OIG Subpoena dated May 18, 2010	CONFIDENTIAL
Respondents' Exhibit 0655	Response of UGI to HUD OIG Subpoena dated May 26, 2010	CONFIDENTIAL
Respondents' Exhibit 0656	Response of UGI to the Minnesota Department of Commerce dated June 10, 2010	CONFIDENTIAL
Respondents' Exhibit 0657	Response to HUD OIG Subpoena by UGI dated July 14, 2008	CONFIDENTIAL
Respondents' Exhibit 0658	Schmitz Deposition Errata Sheet Transcript in Moore v. GMAC case	CONFIDENTIAL
Respondents' Exhibit 0659	Schmitz Deposition Exhibit 1	CONFIDENTIAL
Respondents' Exhibit 0660	Schmitz Deposition Exhibit 10	CONFIDENTIAL
Respondents' Exhibit 0661	Schmitz Deposition Exhibit 11	CONFIDENTIAL
Respondents' Exhibit 0662	Schmitz Deposition Exhibit 12	CONFIDENTIAL

Respondents' Exhibit 0663	Schmitz Deposition Exhibit 13	CONFIDENTIAL
Respondents' Exhibit 0664	Schmitz Deposition Exhibit 2	CONFIDENTIAL
Respondents' Exhibit 0665	Schmitz Deposition Exhibit 4	CONFIDENTIAL
Respondents' Exhibit 0666	Schmitz Deposition Exhibit 5	CONFIDENTIAL
Respondents' Exhibit 0667	Schmitz Deposition Exhibit 6	CONFIDENTIAL
Respondents' Exhibit 0668	Schmitz Deposition Exhibit 7	CONFIDENTIAL
Respondents' Exhibit 0669	Schmitz Deposition Exhibit 8	CONFIDENTIAL
Respondents' Exhibit 0670	Schmitz Deposition Exhibit 9	CONFIDENTIAL
Respondents' Exhibit 0671	Schmitz Deposition Transcript in Moore v. GMAC Mortgage taken on July 22, 2010. Placeholder page. Transcript could not be accessed.	CONFIDENTIAL
Respondents' Exhibit 0672	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Balboa Reinsurance Co (Countrywide) 20051231	CONFIDENTIAL
Respondents' Exhibit 0673	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Balboa Reinsurance Co (Countrywide)	CONFIDENTIAL
Respondents' Exhibit 0674	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Balboa Reinsurance Co (Countrywide) 20061231	CONFIDENTIAL
Respondents' Exhibit 0675	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Balboa Reinsurance Co (Countrywide) 20071231	CONFIDENTIAL
Respondents' Exhibit 0676	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Citibank Reinsurance 20071231	CONFIDENTIAL
Respondents' Exhibit 0677	Settlement, Trust and Capital Evaluation Worksheet for PMI Mortgage Insurance Co and Principal Mortgage Reinsurance Co. 20071231	CONFIDENTIAL
Respondents' Exhibit 0678	South Carolina Captive Insurance Company Annual Report for FT Reinsurance Co. - Dec. 2008	CONFIDENTIAL
Respondents' Exhibit 0679	Subpoena issued to Marsh Management Services, Inc., by HUD OIG dated March 28, 2008	CONFIDENTIAL

Respondents' Exhibit 0680	Subpoena issued to MGIC by HUD OIG dated March 4, 2010	CONFIDENTIAL
Respondents' Exhibit 0681	Subpoena issued to Milliman USA Inc. by HUD OIG dated March 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0682	Subpoena issued to Radian Group, Inc., by HUD OIG dated March 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0683	Subpoena issued to Radian Guaranty, Inc., by HUD OIG dated March 4, 2010	CONFIDENTIAL
Respondents' Exhibit 0684	Subpoena issued to Triad Guranty Insurance Corporation by HUD OIG dated March 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0685	Subpoena issued to Triad Guranty Insurance Corporation by HUD OIG dated March 4, 2010	CONFIDENTIAL
Respondents' Exhibit 0686	TPG Insurance Co and M&T Mortgage Reinsurance Co Excess Primary Mortgage Guaranty Retrocession Agreement 19991029	CONFIDENTIAL
Respondents' Exhibit 0687	Twin Rivers Insurance Company Audited Financial Statements Years Ended 2009 and 2008	CONFIDENTIAL
Respondents' Exhibit 0688	UGI - Analysis of Excess-of-Loss Reinsurance Program 25% Net Premium for 5% to 10% Layer	CONFIDENTIAL
Respondents' Exhibit 0689	UGI - A Priori Mean Loss Rate 2008	CONFIDENTIAL
Respondents' Exhibit 0690	UGI - Actuarial Opinion - United Guaranty Partners Insurance 2010	CONFIDENTIAL
Respondents' Exhibit 0691	UGI - Amendment 10 to Reinsurance Agreement 3-44 Between UGRIC and Atrium Ins. Corp. - Feb. 24, 2010	CONFIDENTIAL
Respondents' Exhibit 0692	UGI - Amendment 7 to Reinsurance Agreement Between UGI and Atrium Reinsurance Corp. - Feb. 2007	CONFIDENTIAL
Respondents' Exhibit 0693	UGI - Amendment 9 to Reinsurance Agreement between United Guaranty Residential Insurance Company and Atrium Insurance Corporation effective March 1, 2009	CONFIDENTIAL
Respondents' Exhibit 0694	UGI - Analysis of Excess of Loss Reinsurance Program, April 2007	CONFIDENTIAL
Respondents' Exhibit 0695	UGI - Analysis of Excess of Loss Reinsurance Program, August 2008	CONFIDENTIAL
Respondents' Exhibit 0696	UGI - Analysis of Excess of Loss Reinsurance Program, December 2008	CONFIDENTIAL

Respondents' Exhibit 0697	UGI - Analysis of Excess of Loss Reinsurance Program, June 2002	CONFIDENTIAL
Respondents' Exhibit 0698	UGI - Analysis of Excess of Loss Reinsurance Program, March 15, 2007	CONFIDENTIAL
Respondents' Exhibit 0699	UGI - Analysis of Excess of Loss Reinsurance Program, November 2004	CONFIDENTIAL
Respondents' Exhibit 0700	UGI - Analysis of Excess of Loss Reinsurance Program, September 2007	CONFIDENTIAL
Respondents' Exhibit 0701	UGI - Analysis of Excess-of-Loss Reinsurance Program 21% Net Premium for 5% to 10% Layer 20081028	CONFIDENTIAL
Respondents' Exhibit 0702	UGI - Atrium Ins. Corp., and Atrium Reinsurance Corp. Reinsurance Assumption and Novation Agreement - Jan. 1, 2010	CONFIDENTIAL
Respondents' Exhibit 0703	UGI - Atrium Reinsurance Agreement effective January 1, 1997	CONFIDENTIAL
Respondents' Exhibit 0704	UGI - Balboa Reinsurance Amendment to Reinsurance Agreement 20060201	CONFIDENTIAL
Respondents' Exhibit 0705	UGI - Captive Loan Eligibility Deviations from Standard	CONFIDENTIAL
Respondents' Exhibit 0706	UGI - Captive Reinsurance Slideshow - March 2012	CONFIDENTIAL
Respondents' Exhibit 0707	UGI - Corporate Risk Management Captive Study 2005	CONFIDENTIAL
Respondents' Exhibit 0708	UGI - Evaluation of Captive Reinsurance Structure, February 1998	CONFIDENTIAL
Respondents' Exhibit 0709	UGI - Evaluation of Captive Reinsurance Structure, March 1998	CONFIDENTIAL
Respondents' Exhibit 0710	UGI - Excess of loss reinsurance agreement between UGI and M&T BY 1999	CONFIDENTIAL
Respondents' Exhibit 0711	UGI - Excess of Loss Reinsurance Agreement between UGI and WTC Reinsurance LTD	CONFIDENTIAL
Respondents' Exhibit 0712	UGI - Excess of Loss Reinsurance Agreement with Altamonte Springs Reinsurance Limited	CONFIDENTIAL
Respondents' Exhibit 0713	UGI - Excess of Loss Reinsurance Agreement with Associated Mortgage Reinsurance Inc	CONFIDENTIAL

Respondents' Exhibit 0714	UGI - Excess of Loss Reinsurance Agreement with BancMortgage Reinsurance LTD	CONFIDENTIAL
Respondents' Exhibit 0715	UGI - Excess of Loss Reinsurance Agreement with Second Charter Reinsurance Company	CONFIDENTIAL
Respondents' Exhibit 0716	UGI - Excess of Loss Reinsurance Agreement with United Guaranty Partners Insurance Company	CONFIDENTIAL
Respondents' Exhibit 0717	UGI - HUD OIG Subpoena Duces Tecum	CONFIDENTIAL
Respondents' Exhibit 0718	UGI - Internal Actuarial Review	CONFIDENTIAL
Respondents' Exhibit 0719	UGI - Letter to Freddie Mac to Amend Captive Reinsurance Agreement 20080228	CONFIDENTIAL
Respondents' Exhibit 0720	UGI - Letter to HUD Regarding OIG Subpoena Duces Tecum - June 27, 2008	CONFIDENTIAL
Respondents' Exhibit 0721	UGI - notice of Freddie Mac Private Mortgage Insurer Eligibility Requirement changes and notice of termination to PHH Mortgage dated February 28, 2008	CONFIDENTIAL
Respondents' Exhibit 0722	UGI - Notice of Termination of new business under Captive Reinsurance Treaty 3-44 from United Guaranty Residential Insurance Company to PHH Mortgage dated	CONFIDENTIAL
Respondents' Exhibit 0723	UGI - Notice of Termination of Reinsurance Agreement with Atrium	CONFIDENTIAL
Respondents' Exhibit 0724	UGI - Rate filing explanation (2000-2002)	CONFIDENTIAL
Respondents' Exhibit 0725	UGI - Reinsurance Agreement between UGI and M&T Amendment 7	CONFIDENTIAL
Respondents' Exhibit 0726	UGI - Reinsurance Agreement UGI and Northstar Mortgage Guaranty Reinsurance Co.	CONFIDENTIAL
Respondents' Exhibit 0727	UGI - Reinsurance Structure Analyses 2008B	CONFIDENTIAL
Respondents' Exhibit 0728	UGI - responses and objections dated April 9, 2010 (unsigned) to Minnesota Department of Commerce's Request for Documents and Demand for Answers to Interrogatories	CONFIDENTIAL
Respondents' Exhibit 0729	UGI - Second Charter Excess of Loss Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0730	UGI - Second Charter Reinsurance Corp Trust Agreement	CONFIDENTIAL

Respondents' Exhibit 0731	UGI - Slideshow Regarding MI Captives	CONFIDENTIAL
Respondents' Exhibit 0732	UGI - Subpoena (HUD) dated March 12, 2008	CONFIDENTIAL
Respondents' Exhibit 0733	UGI - Summary of Ceded Reinsurance Captives Jan. 1, 2005 - Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0734	UGI - SUMMARY OF CEDED REINSURANCE-CAPTIVES Jan. 1, 2005 - Dec. 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0735	UGI - Trust Agreement between UGI and Second Charter Reinsurance Corporation	CONFIDENTIAL
Respondents' Exhibit 0736	UGI - United Guaranty and Citibank Mortgage Reinsurance Company Reinsurance Agreement 1999.	CONFIDENTIAL
Respondents' Exhibit 0737	UGI - United Guaranty and North Star Mortgage Reinsurance Co Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0738	UGI - United Guaranty Mortgage Indemnity Co and United Guaranty Residential Insurance Co - Subprime Mortgage Quota Share Reinsurance Contract 20041101	CONFIDENTIAL
Respondents' Exhibit 0739	UGI - United Guaranty Mortgage Indemnity Co and United Guaranty Residential Insurance Co - Subprime Mortgage Quota Share Reinsurance Contract 20060101	CONFIDENTIAL
Respondents' Exhibit 0740	UGI - United Guaranty Partners Insurance Co. Submission to Vermont Department of Banking, Insurance, Securities & Health Care Administration - June 30, 2010	CONFIDENTIAL
Respondents' Exhibit 0741	UGI - United Guaranty Residential Ins Co and Second Charter Reinsurance Co Excess of Loss Book Year Reinsurance Agreement 19980701	CONFIDENTIAL
Respondents' Exhibit 0742	UGI Agreement with Principal Mortgage Reinsurance Co. 20000825	CONFIDENTIAL
Respondents' Exhibit 0743	UGI Analysis of Excess of Loss Reinsurance Program, June 2002	CONFIDENTIAL
Respondents' Exhibit 0744	UGI Analysis of Excess of Loss, October 2008	CONFIDENTIAL
Respondents' Exhibit 0745	UGI and Associated Mortgage Reinsurance Letter Re: Premium Deposit and Immediate Required Capital Deposit in Trust 20080421	CONFIDENTIAL
Respondents' Exhibit 0746	UGI and Bank of America Corp Amendment to Trust Agreement	CONFIDENTIAL
Respondents' Exhibit 0747	UGI and Bank of America Reinsurance Corp Amendment to Reinsurance Agreement 20071209	CONFIDENTIAL

Respondents' Exhibit 0748	UGI and Bank of America Reinsurance Corp Excess of Loss Book Year Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0749	UGI and Bank of America Reinsurance Corp Quota Share Primary Mortgage Guaranty Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0750	UGI and Bank of America Reinsurance Corp Reinsurance Agreement 19981231	CONFIDENTIAL
Respondents' Exhibit 0751	UGI and Firststar Bank Trust Agreement	CONFIDENTIAL
Respondents' Exhibit 0752	UGI and M&T Mortgage Reinsurance Amendment to Reinsurance Agreement 20060712	CONFIDENTIAL
Respondents' Exhibit 0753	UGI and Second Charter Reinsurance Corporation-Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0754	UGI and United Guaranty Partners Insurance Co Excess of Loss Book Year Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0755	UGI Captive Reinsurance Term Sheet - Dec. 9, 2008	CONFIDENTIAL
Respondents' Exhibit 0756	UGI Email - request for 2Q111 data supplement 2011	CONFIDENTIAL
Respondents' Exhibit 0757	UGI Excess of Loss Reinsurance Agreement with Fifth Third Mortgage Insurance Reinsurance Co	CONFIDENTIAL
Respondents' Exhibit 0758	UGI Excess of Loss Reinsurance Agreement with CNI Reinsurance	CONFIDENTIAL
Respondents' Exhibit 0759	UGI Letter re: Ceded Premium Deposits 20070717	CONFIDENTIAL
Respondents' Exhibit 0760	UGI Letter Re: Payment of Reinsurance Premiums Ceded to Principle Mortgage Reinsurance Co. 20070814	CONFIDENTIAL
Respondents' Exhibit 0761	UGI Letter Re: United Guaranty Termination of Premium Cede with 25% Cede With 5-10% Ceded Risk Layer 20080707	CONFIDENTIAL
Respondents' Exhibit 0762	UGI Spreadsheets	CONFIDENTIAL
Respondents' Exhibit 0763	UGI-Second Charter Reinsurance Co Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0764	UGIC Minnesota DOJ Request Year to Date As of December 31, 2004 Spreadsheet	CONFIDENTIAL

Respondents' Exhibit 0765	UGRIC's ground-up paid lossess and case reserves	CONFIDENTIAL
Respondents' Exhibit 0766	United Guaranty and CAP RE Excess of Loss Book Year Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0767	United Guaranty and Cap Re Trust Agreement	CONFIDENTIAL
Respondents' Exhibit 0768	United Guaranty and FT Reinsurance Co Excess of Loss Book Year Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0769	United Guaranty and Second Charter Reinsurance Corporation Reinsurance Agreement	CONFIDENTIAL
Respondents' Exhibit 0770	Vermont Captive Insurance Co Annual Report for Associated Mortgage Reinsurance Inc 20091231	CONFIDENTIAL
Respondents' Exhibit 0771	Vermont Captive Insurance Co Annual Report for Associated Mortgage Reinsurance Inc 20101231	CONFIDENTIAL
Respondents' Exhibit 0772	Vermont Captive Insurance Co Annual Report for Associated Mortgage Reinsurance Inc. 20061231	CONFIDENTIAL
Respondents' Exhibit 0773	Vermont Captive Insurance Co Annual Report for Cap Re of Vermont 20061231	CONFIDENTIAL
Respondents' Exhibit 0774	Vermont Captive Reinsurance Co Annual Report for Associated Mortgage Reinsurance Inc 20101231	CONFIDENTIAL
Respondents' Exhibit 0775	Vermont Dept of Insurance -- M&T Mortgage Reinsurance Co., Inc. December 18, 2009 request for approval to reduce contingency reserves	CONFIDENTIAL
Respondents' Exhibit 0776	WM Mortgage Reinsurance Co Reinsurance Peformance Metrics 2011 Q1	CONFIDENTIAL
Respondents' Exhibit 0777	WM Mortgage Reinsurance Co Reinsurance Peformance Metrics 2011 Q2	CONFIDENTIAL
Respondents' Exhibit 0778	WM Mortgage Reinsurance Co Audited Financial Statements 20091231 and 2008	CONFIDENTIAL
Respondents' Exhibit 0779	WM Mortgage Reinsurance Co Audited Financial Statements 20111231 and 2010	CONFIDENTIAL
Respondents' Exhibit 0780	WM Mortgage Reinsurance Co Executive Summary Reinsurance Performance Metrics 20110331	CONFIDENTIAL
Respondents' Exhibit 0781	WM Mortgage Reinsurance Co Executive Summary Reinsurance Performance Metrics 20101231	CONFIDENTIAL

Respondents' Exhibit 0782	WM Mortgage Reinsurance Co Executive Summary Reinsurance Performance Metrics 20110930	CONFIDENTIAL
Respondents' Exhibit 0783	WM Mortgage Reinsurance Co Executive Summary Reinsurance Performance Metrics 20120331	CONFIDENTIAL
Respondents' Exhibit 0784	WM Mortgage Reinsurance Co Reinsurance Performance Metrics 2010 Q4	CONFIDENTIAL
Respondents' Exhibit 0785	WM Mortgage Reinsurance Co Reinsurance Performance Metrics 2011 Q3	CONFIDENTIAL
Respondents' Exhibit 0786	WM Mortgage Reinsurance Co Reinsurance Performance Metrics 2012 Q1	CONFIDENTIAL
Respondents' Exhibit 0787	WM Mortgage Reinsurance Co. Modified GAAP Balance Sheets as of March 19, 2012	CONFIDENTIAL
Respondents' Exhibit 0788	WM Mortgage Reinsurance to Hawaii Insurance Division Letter Re: Release of Contingency Reserves for Losses in Excess of 35% of 2011 Gross Premiums 20110630	CONFIDENTIAL
Respondents' Exhibit 0789	WM Reinsurance and Marsh Email Re: Reinsurance Co's Contingency Reserves 20100310	CONFIDENTIAL
Respondents' Exhibit 0790	Affiliated Business Arrangement Disclosure Statements	
Respondents' Exhibit 0791	Am. Academy of Actuaries - Risk Transfer in P&C Reinsurance August 2005	
Respondents' Exhibit 0792	Am. Academy of Actuaries - Risk Transfer Testing Practice 2005	
Respondents' Exhibit 0793	Am. Academy of Actuaries - Risk Transfer Testing Practice 2007	
Respondents' Exhibit 0794	Atrium Filed Q1 2009 Quarterly Statement	
Respondents' Exhibit 0795	Atrium Filed Q2 2009 Quarterly Statement	
Respondents' Exhibit 0796	Atrium Filed Q3 2009 Quarterly Statement	
Respondents' Exhibit 0797	Atrium Financial Statements for Years ending December 31, 2011 and 2010	
Respondents' Exhibit 0798	Atrium Letter to New York dated 8-15-07 regarding subprime exposure	

Respondents' Exhibit 0799	Atrium Loss and Loss Expense Reserve Report 12-31-02	
Respondents' Exhibit 0800	Atrium Loss and Loss Expense Reserve Report 12-31-03	
Respondents' Exhibit 0801	Atrium Reserve Report For the Year Ending December 12, 2002	
Respondents' Exhibit 0802	Atrium Statement of Actuarial Opinion for the year ending December 31, 2002	
Respondents' Exhibit 0803	Atrium Unpaid Claim Liabilities Report as of December 31, 2007	
Respondents' Exhibit 0804	Baynham v. PMI Mortg. Ins - Injunction Order	
Respondents' Exhibit 0805	Commutation_Article_July 2003	
Respondents' Exhibit 0806	Comparison_All Providers_01 11 10	
Respondents' Exhibit 0807	Comptroller of Currency - Corporate Decision No 97-15	
Respondents' Exhibit 0808	Comptroller of Currency - Corporate Decision No. 99-26	
Respondents' Exhibit 0809	EITF Issue-Risk Transfer in MI Reinsurance Captive Arrangments	
Respondents' Exhibit 0810	Fannie Mae Reinsurance Requirements December 2003	
Respondents' Exhibit 0811	Freddie Mac Press Release dated February 14, 2008	
Respondents' Exhibit 0812	Freddie Mac Requirements January 2008	
Respondents' Exhibit 0813	GE Alt A Standard Premium Adjustments 2.16.2004	
Respondents' Exhibit 0814	GE Mortgage Insurance Alt A Underwriting Guidelines 2.16.2004	
Respondents' Exhibit 0815	Genworth Preferred Partner Choice - Nov 2005.ppt	

Respondents' Exhibit 0816	MGIC press release 4_04_2013	
Respondents' Exhibit 0817	Milliman Letter dated February 7, 2007 regarding Atrium Data Testing	
Respondents' Exhibit 0818	Milliman Letter dated February 25, 2005 regarding Atrium Data Testing	
Respondents' Exhibit 0819	Munoz - Plaintiffs' Motion to Prelimin Approve Settlements	
Respondents' Exhibit 0820	National Mortgage News June 2005	
Respondents' Exhibit 0821	OCC Interpretive Letter No. 743	
Respondents' Exhibit 0822	OTS Opinion Dated March 11, 1999	
Respondents' Exhibit 0823	Overview of Atrium Insurance Corporation dated September 4, 2008	
Respondents' Exhibit 0824	PHH Mortgage Bureau report_2011 - 2009 (produced 2.3.12)	
Respondents' Exhibit 0825	PHH Mortgage Pricing Announcement Tiers 6 and 7 Issued 8.7.2008	
Respondents' Exhibit 0826	PMI Analysis of Deep Cede Excess-of-Loss Captive Reinsurance Programs	
Respondents' Exhibit 0827	Report-Atrium Loss Reserves as of December 31, 2001	
Respondents' Exhibit 0828	S&P Benefits of Lender Captives Report_052407	
Respondents' Exhibit 0829	Schmitz Presentation CFPB-Pub-0016	
Respondents' Exhibit 0830	State of New York Letter dated August 15, 2007	
Respondents' Exhibit 0831	The Role of Private Mortgage Insurance in the U.S. Housing Finance System January 2011	
Respondents' Exhibit 0832	Triad Guaranty Guidelines Changes and Summary November 21, 2007	

Respondents' Exhibit 0833	UGI 2005 Rate Book Vol 9 7.25.2005	
Respondents' Exhibit 0834	UGI A-minus (Non-Standard) Pricing 1.24.2005	
Respondents' Exhibit 0835	UGI Limited Documentation Policy 1.24.2005	
Respondents' Exhibit 0836	Working Group Mortgage Guaranty Insurance February 28, 2013 Materials	
Respondents' Exhibit 0837	Approved Mortgage Insurance Provider Policy dated 08.10.2012	CONFIDENTIAL
Respondents' Exhibit 0838	Atrium -- 1st Qtr 2013 Metrics -- FINAL	CONFIDENTIAL
Respondents' Exhibit 0839	Atrium Chart of Projected Losses Produced by M. Bogansky	CONFIDENTIAL
Respondents' Exhibit 0840	CFPB Interview Notes Clement IR (UG)	CONFIDENTIAL
Respondents' Exhibit 0841	CFPB Interview Notes Dziuba IR (Radian)	CONFIDENTIAL
Respondents' Exhibit 0842	CFPB Interview Notes Krauter IR (MGIC)	CONFIDENTIAL
Respondents' Exhibit 0843	CFPB Interview Notes Schroeder IR (MGIC)	CONFIDENTIAL
Respondents' Exhibit 0844	CFPB Interview Notes Wasson IR (Radian)	CONFIDENTIAL
Respondents' Exhibit 0845	CFPB Investigational Hearing Transcript with Exhibits - Kennedy	CONFIDENTIAL
Respondents' Exhibit 0846	CFPB Investigational Hearing Transcript with Exhibits - Schmitz	CONFIDENTIAL
Respondents' Exhibit 0847	CFPB Investigational Hearing Transcript with Exhibits - Walker	CONFIDENTIAL
Respondents' Exhibit 0848	Dialer Allocation -- Historical (Produced to CFPB with Supplemental NORA)	CONFIDENTIAL
Respondents' Exhibit 0849	PHH Response to CFPB 3.2.2012 (pmi policies and payments)	CONFIDENTIAL

Respondents' Exhibit 0850	Trust Deposits for UGI and Genworth (part of PHH Supplemental NORA Submission)	CONFIDENTIAL
Respondents' Exhibit 0851	Cession Statement for 1Q09-GE Settlement (Part 2)	CONFIDENTIAL
Respondents' Exhibit 0852	Cession Statement for 1Q06-GE Settlement (Part 1)	CONFIDENTIAL
Respondents' Exhibit 0853	Cession Statement for 1Q06-GE Settlement (Part 2)	CONFIDENTIAL
Respondents' Exhibit 0854	Cession Statement for 1Q07-GE Settlement (Part 1)	CONFIDENTIAL
Respondents' Exhibit 0855	Cession Statement for 1Q07-GE Settlement (Part 2)	CONFIDENTIAL
Respondents' Exhibit 0856	Cession Statement for 1Q08-GE Settlement (Part 1)	CONFIDENTIAL
Respondents' Exhibit 0857	Cession Statement for 1Q08-GE Settlement (Part 2)	CONFIDENTIAL
Respondents' Exhibit 0858	Cession Statement for 1Q09-GE Settlement (Part 1)	CONFIDENTIAL
Respondents' Exhibit 0859	Genworth Cession Statement for December 31, 2010	CONFIDENTIAL
Respondents' Exhibit 0860	UGI Cession Statement for 1Q 2006 Settlement	CONFIDENTIAL
Respondents' Exhibit 0861	UGI Cession Statement for 1Q 2007 Settlement	CONFIDENTIAL
Respondents' Exhibit 0862	UGI Cession Statement for 1Q 2008 Settlement	CONFIDENTIAL
Respondents' Exhibit 0863	UGI Cession Statement for 1Q 2009 Settlement	CONFIDENTIAL
Respondents' Exhibit 0864	UGI Cession Statement for December 31, 2008	CONFIDENTIAL
Respondents' Exhibit 0865	UGI Cession Statement for December 31, 2009	CONFIDENTIAL
Respondents' Exhibit 0866	UGI Cession Statement for December 31, 2010	CONFIDENTIAL

Respondents' Exhibit 0867	UGI Cession Statement for December 31, 2011	CONFIDENTIAL
Respondents' Exhibit 0868	UGI Cession Statement for July 31, 2012	CONFIDENTIAL
Respondents' Exhibit 0869	DVD Received from CFPB on March 7, 2014 E-Mails CFPB-PHH-1354691 - CFPB-PHH-1368242 CFPB-PHH-012 CD0005	CONFIDENTIAL