

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
March 21, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of :
: PHH CORPORATION, :
PHH MORTGAGE CORPORATION, : ORDER
PHH HOME LOANS LLC, :
ATRIUM INSURANCE CORPORATION, and :
ATRIUM REINSURANCE CORPORATION :

On January 29, 2014, the Consumer Financial Protection Bureau (Bureau) filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty (Notice) in this proceeding. On March 19, 2014, the following motions were filed:

- (1) Enforcement Counsel's Motion In Limine to Exclude Testimony of Persons Not Named on Respondents' Amended Witness List (Enforcement Motion in Limine);
- (2) Respondents' Motion In Limine to Dismiss Respondents Atrium Insurance Corporation and Atrium Reinsurance Corporation for Lack of Statutory Authority;
- (3) Respondents' Motion In Limine to Preclude the Bureau From Using These Proceedings to Regulate the Business of Insurance or Collaterally Attack the Actions of State Insurance Regulators;
- (4) Respondents' Motion In Limine to Strike Claims Predicated on Ceding Payments Allowed by the Bureau in April and May 2013; and
- (5) Respondents' Motion In Limine to Strike the Bureau's Claims for Remedies Other Than Injunctive Relief for Conduct Prior to July 21, 2011.

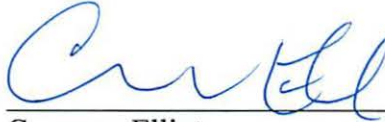
On March 20, 2014, Enforcement Counsel filed a Motion to Strike Respondents' Purported Motions In Limine (Motion to Strike), and March 21, 2014, Respondents filed an Opposition to motion in limine numbered 1, above.

The hearing in this matter is scheduled to commence on Monday, March 24, 2014, in Philadelphia, PA. The parties should be prepared to orally address the merits of the motions in limine numbered 1, 3, and 4, above, and the Motion to Strike, at the start of the hearing. The

parties need not be prepared to orally address the merits of motions in limine numbered 2 and 5, above.

Given the imminent start of the hearing, the schedule for any additional opposition and reply briefing on the motions in limine and the Motion to Strike is suspended, and the due dates for any motions practice relating to these filings will be addressed at the hearing. See 12 C.F.R. § 1081.205(d) (providing ten days within which to file an opposition and three days thereafter for a reply). The parties should not file any more responsive briefs prior to the hearing.

SO ORDERED.

A handwritten signature in blue ink, appearing to read "C. Elliot", written over a horizontal line.

Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission