

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING )  
File No. 2014-CFPB-00002 )

In the matter of: )

PHH CORPORATION, PHH MORTGAGE )  
CORPORATION, PHH HOME LOANS, )  
LLC, ATRIUM INSURANCE )  
CORPORATION, AND ATRIUM )  
REINSURANCE CORPORATION )

**RESPONDENTS' EXPERT WITNESS DISCLOSURE PURSUANT TO RULE 1081.210**

Pursuant to Rule 1081.210, Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation, hereby disclose that the following individual will proffer expert witness testimony in their case-in-chief for this matter: Michael Joseph Cascio, FCAS, MAAA. A copy of Mr. Cascio's expert report has been provided to counsel for the Consumer Financial Protection Bureau. We will provide a copy of Mr. Cascio's expert report to be filed under seal.

Dated: March 3, 2014

Respectfully submitted,

WEINER BRODSKY KIDER PC

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Reinsurance Corporation

**CERTIFICATION OF SERVICE**

I hereby certify that on the 3rd day of March, 2014, I caused a copy of the foregoing Respondents' Expert Witness Disclosure Pursuant to Rule 1081.210 to be filed with the Office of Administrative Adjudication and served by electronic mail on the following parties who have consented to electronic service:

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