

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 represent intervenor United Guaranty Residential Insurance Company (“UGI”), as well as Mr. Daniel Walker and Chris Clement, who have been identified on the witness lists filed by Enforcement Counsel and Respondents in this matter. Pursuant to 12 C.F.R. § 1081.109(b), and without waiver of the attorney-client privilege, undersigned counsel certify that they have personally and fully discussed the possibility of conflicts of interest with UGI, and with Mr. Walker and Mr. Clement. UGI, Mr. Walker and Mr. Clement waive any right they might otherwise have had to assert any known conflicts of interest or to assert any conflicts of interest during the course of the proceeding.

Respectfully submitted,

Dated: April 1, 2014

/s/ Jane M. Byrne

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CERTIFICATE OF SERVICE

I, Scott E. Lerner, hereby certify that I have on this date 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/ Scott E. Lerner

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