

**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 intervener Mortgage Guaranty Insurance Corporation Company (“MGIC”), as well as Messrs. Curt Culver, Larry Pierzchalski, Mike Lauer, Mark Krauter, and John Schroeder, 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 communicated with and fully reviewed the possibility of conflicts of interest with MGIC, and with each of these gentlemen. MGIC, Culver, Pierzchalski, Lauer, Krauter, and Schroeder 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.

Dated: April 3, 2014

Respectfully submitted,

s/Jay N. Varon

Jay N. Varon
Foley & Lardner LLP
3000 K Street, N.W.
Washington, D.C. 20007
Telephone: 202-672-5300
jvaron@foley.com

CERTIFICATE OF SERVICE

I, Jennifer M. Keas, herby 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:

Mitchel H. Kider

kider@thewbkfirm.com

David M. Souder

souders@thewbkfirm.com

Sandra B. Vipond

vipond@thewbkfirm.com

Roseanne Rust

rust@thewbkfirm.com

Michael S. Trabon

trabon@thewbkfirm.com

Lucy Morris

Lucy.Morris@cfpb.gov

Sarah Auchterlonie

Sarah.Auchterlonie@cfpb.gov

Donald Gordon

Donald.Gordon@cfpb.gov

Navid Vazire

Navid.Vazire@cfpb.gov

William L. Kirkman

billk@bourlandkirkman.com

Reid L. Ashinoff

Reid.ashinoff@dentons.com

Melanie McCammon

Melanie.mccammon@dentons.com

Ben Delfin

Ben.delfin@dentons.com

Scott E. Lerner

ScottLerner@quinnemanuel.com

Stephen A. Fogdall

sfogdall@schnader.com

David Smith

dsmith@schnader.com

William Burck

williamburck@quinnemanuel.com

Jane Byrne

janebyrne@quinnemanuel.com

Dated: April 3, 2014

s/Jennifer M. Keas

Jennifer M. Keas