

**UNITED STATES OF AMERICA**  
Before the  
**CONSUMER FINANCIAL PROTECTION BUREAU**

**ADMINISTRATIVE PROCEEDING**  
File No. 2014-CFPB-0002

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**In the Matter of:** )

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**PHH CORPORATION,** )

**PHH MORTGAGE CORPORATION,** )

**PHH HOME LOANS LLC,** )

**ATRIUM INSURANCE CORPORATION,**)

**and ATRIUM REINSURANCE** )

**CORPORATION** )

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**DECLARATION OF DONALD R. GORDON**

I, Donald R. Gordon, declare as follows:

1. I am Enforcement Counsel for the Consumer Financial Protection Bureau. I have personal knowledge of the facts stated below. I submit this declaration in support of Enforcement Counsel’s Opposition to Respondents’ Renewed Motion to Dismiss, filed on May 2, 2014 in this matter with the Bureau’s Office of Administrative Adjudication.
2. Attached hereto as Attachment A is a true and correct copy of “PHH Corporation’s Objections and Responses to the Interrogatories Set Forth in the Civil Investigative Demand Dated May 22, 2012,” submitted to the Office of Enforcement on June 29, 2012.
3. Attached hereto as Attachment B is a true and correct copy of a letter dated October 25, 2012 from Mitchel H. Kider to Donald R. Gordon.

4. Attached hereto as Attachment C is a true and correct copy of a document accessed from the PACER system, “Reply Memorandum in Support of Proposed Defendant-Intervenors’ Motion to Administratively Reopen Case and Intervene for the Limited Purpose of Interpreting and Enforcing the Consent Order,” *CFPB v. United Guaranty Corp.*, 1:13-cv-21189-KMW (Doc. 27) (S.D. Fl. Feb. 24, 2014).

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Dated: May 2, 2014

/s/ Donald R. Gordon  
Donald R. Gordon  
*Enforcement Counsel*

Consumer Financial Protection Bureau  
1700 G Street, NW  
Washington, DC 20552  
(202) 435-7357

**Certificate of Service**

I hereby certify that on this 2nd day of May 2014, I caused a copy of the foregoing “Declaration of Donald R. Gordon” to be filed with the Office of Administrative Adjudication and served by electronic mail on the following persons who have consented to electronic service on behalf of Respondents:

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/s/ Donald R. Gordon  
Donald R. Gordon