

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
May 1, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER DENYING SUBPOENA
PHH MORTGAGE CORPORATION,	:	REQUEST WITHOUT PREJUDICE
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 in this proceeding. The hearing commenced on March 24, 2014, in Philadelphia, PA, and was not yet complete when it adjourned on March 28, 2014. Respondents filed a request for a subpoena duces tecum (Subpoena Request) on April 25, 2014, directed to the U.S. Department of Housing and Urban Development, Office of Inspector General. I have received no objection from the Office of Enforcement (Enforcement) to the Subpoena Request.

The Subpoena Request is DENIED WITHOUT PREJUDICE. The proposed subpoena that was attached to the Subpoena Request is deficient in form. Specifically, the proposed subpoena should, but does not, include the following:

1. A signature line, with my title, so that I may sign it;
2. The service address of the entity or person to be served;
3. Identification by name of the parties requesting the subpoena and their counsel; and
4. A notice that Rule 208 of the Bureau's Rules of Practice for Adjudication Proceedings, 12 C.F.R. § 1081.208, permits the entity or person served to move to quash the subpoena. See 12 C.F.R. § 1081.208(h).

The subpoena submitted by Enforcement on May 1, 2014, seeking documents from Respondents, provides an acceptable template for Respondents to use.

SO ORDERED.



 Cameron Elliot
 Administrative Law Judge
 Securities and Exchange Commission