

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU  
May 21, 2014

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

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In the Matter of	:	
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PHH CORPORATION,	:	ORDER SEALING FILING
PHH MORTGAGE CORPORATION,	:	AND DIRECTING PUBLIC
PHH HOME LOANS LLC,	:	RELEASE
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

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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 is not yet complete.

On February 28, 2014, I issued a Protective Order Governing Discovery Material (Protective Order). PHH Corporation, 2014-CFPB-0002, Document 48. Paragraph 8 of the Protective Order provides that submissions containing Confidential Information or Highly-Confidential Information, as defined in the Protective Order, shall be maintained under seal. Id. at 9. Paragraph 4(e) of the Protective Order provides that: (1) redacted versions of such submissions shall be provided to the Bureau's Office of Administrative Adjudication (OAA) within five business days after the original filing date of the submission; (2) the hearing officer will accept any such redacted version as a motion to file the unredacted submission under seal; and (3) the hearing officer will direct OAA to make publicly available only the redacted version no less than six days after the original filing date of the submission. Id. at 7.

On May 13, 2014, Enforcement Counsel (Enforcement) submitted for filing under seal its Opposition to Respondents' Motion to Strike the Expert Rebuttal Report of Dr. Mark Crawshaw (Opposition) and six exhibits (Exhibits A – F). PHH Corporation, 2014-CFPB-002, Document 140. On May 19, 2014, Enforcement submitted a redacted copy of its Opposition (Redacted Opposition). PHH Corporation, 2014-CFPB-002, Document 140. Enforcement did not submit redacted copies of Exhibits A, B, C, D, E or F. I have reviewed the submissions and have determined that the Opposition and Exhibits A, C, D, and E contain information subject to the Protective Order.

It is HEREBY ORDERED that the Redacted Opposition submitted by Enforcement, to the extent it constitutes a motion to file its Opposition under seal, is GRANTED and the Opposition and Exhibits A, C, D, and E shall be SEALED pursuant to the Protective Order and 12 C.F.R. § 1081.119(c).

It is FURTHER ORDERED that the Redacted Opposition and Exhibits B and F submitted by Enforcement may immediately be made publicly available, pursuant to the Protective Order and 12 C.F.R. § 1081.111(c).



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Cameron Elliot  
Administrative Law Judge  
Securities and Exchange Commission