

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
May 14, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER SEALING FILING
PHH MORTGAGE CORPORATION,	:	AND DIRECTING PUBLIC
PHH HOME LOANS LLC,	:	RELEASE
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 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 6, 2014, Enforcement Counsel (Enforcement) submitted for filing under seal its Reply in Support of its Motion to Disqualify Schnader Harrison Segal & Lewis LLP (Reply). On May 13, 2014, Enforcement submitted a redacted copy of its Reply (Redacted Reply). I have reviewed the submissions and have determined that the Reply contains information subject to the Protective Order.

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

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

A handwritten signature in blue ink, appearing to read "Cameron Elliot", written over a horizontal line.

Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission