

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU
May 13, 2014

ADMINISTRATIVE PROCEEDING
File No. 2014-CFPB-0002

In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER SEALING FILINGS
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 April 18, 2014, Respondents submitted for filing under seal (1) Respondents' Renewed Motion to Dismiss or, in the Alternative, to Narrow the Notice of Charges (Motion); and (2) Brief in Support of Respondents' Motion (Memorandum) with four exhibits attached thereto (Exhibits A-D) (collectively, Unredacted Documents). On May 12, 2014, Respondents submitted redacted copies of the Memorandum and Exhibits B and C (Redacted Documents). Respondents did not submit redacted copies of the Motion or Exhibits A or D. Although the Redacted Documents were not timely submitted, I have reviewed the Unredacted Documents and determined that they contain information subject to the Protective Order.¹

¹ In accordance with the Protective Order, the Redacted Documents should have been submitted by April 25, 2014. See PHH Corporation, 2014-CFPB-0002, Document 48, at 7. The parties to this proceeding are reminded that they are responsible for ensuring that redacted versions of information

On May 5, 2012, Respondents submitted for filing under seal their Response to Enforcement Counsel's Statement of Purported Undisputed Facts in Support of their Motion for Summary Disposition as to Liability (Response). On May 12, 2014, Respondents redacted version of the Response (Redacted Response). I have reviewed the Response and determined that it contains information subject to the Protective Order.

On May 5, 2012, Respondents submitted under seal an Opposition to Enforcement Counsel's Motion for Summary Disposition as to Liability (Opposition). On May 12, 2014, Respondents submitted a duplicate of its Opposition without any redactions. I construe this to mean that the Opposition does not contain information subject to the Protective Order and may be publicly released.

It is HEREBY ORDERED that the Redacted Documents and Redacted Response submitted by Respondents, to the extent they constitute a motion to file the Unredacted Documents and Response under seal, is GRANTED and the Unredacted Documents and Response shall be SEALED pursuant to the Protective Order and 12 C.F.R. § 1081.119(c).

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



Cameron Elliot
Administrative Law Judge
Securities and Exchange Commission

subject to the Protective Order are submitted within the specified time period in compliance with the Protective Order.