

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

ADMINISTRATIVE PROCEEDING
File No. 20 14-CFPB-0002

In the Matter of:	:	
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	:	
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 May 13, 2014, Enforcement Counsel for the Bureau submitted under seal a brief titled "Enforcement Counsel's Opposition to Respondents' Motion to Strike Expert Rebuttal Report of Dr. Mark Crawshaw," along with Exhibits A-F, in PHH Corporation, 2014-CFPB-002, Document 1 [redacted]. On May 19, 2014, within five business days after filing the aforesaid sealed documents, Enforcement Counsel filed a redacted version of their brief and Exhibits B and F (Redacted Documents), which had been offered for review to the Third Parties identified in the Protective Order.

It is HEREBY ORDERED that the Redacted Documents to the extent it constitutes a motion to file its unredacted version under seal, is GRANTED, and the unredacted “Enforcement Counsel’s Opposition to Respondents’ Motion to Strike Expert Rebuttal Report of Dr. Mark Crawshaw,” along with Exhibits A, C, D and E attached thereto, submitted by Enforcement Counsel shall be SEALED pursuant to the Protective Order and 12 C.F .R. § 1081.119(c).

It is FURTHER ORDERED that the Redacted Documents submitted by Enforcement 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