

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU  
July 2, 2014

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

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In the Matter of	:	
	:	
PHH CORPORATION,	:	ORDER HOLDING MOTION TO
PHH MORTGAGE CORPORATION,	:	AMEND PROTECTIVE ORDER
PHH HOME LOANS LLC,	:	IN ABEYANCE
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

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On January 29, 2014, the Consumer Financial Protection (Bureau) filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty in this proceeding. The hearing took place over nine days in Philadelphia, PA, between March 24 and June 4, 2014. On June 6, 2014, the Office of Enforcement (Enforcement) filed a Motion to Amend the Protective Order and to Unseal “Confidential” Material (Motion). Respondents filed an opposition to the Motion, as did the MI Companies,<sup>1</sup> and Enforcement filed a reply.

Yesterday, I received a letter from Respondents, on behalf of Enforcement, Respondents, and the MI Companies. The letter advises that the parties and the MI Companies are attempting to informally resolve the issues raised in the Motion, requests that the parties and the MI Companies be given until July 11, 2014, to resolve this matter among themselves, and represents that the parties and the MI Companies will report back to me on the outcome of their discussion by July 11, 2014.


Because the parties and the MI Companies, commendably, are trying to negotiate toward a resolution of the issues raised in the Motion, I hereby HOLD THE MOTION IN ABEYANCE. See 12 C.F.R. § 1081.203 (expressing Bureau policy of encouraging parties to resolve issues without hearing officer’s involvement). However, I acknowledge the tight time constraints I am under to resolve the Motion, and therefore ORDER that the parties and the MI Companies report back to me on the outcome of their discussion as early as possible during the week of July 7, 2014, but in no event later than July 11, 2014. See 12 C.F.R. § 1081.205(g) (“ruling shall be

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<sup>1</sup> I previously granted the MI Companies—Radian Guaranty Inc., United Guaranty Residential Insurance Company, Mortgage Guaranty Insurance Corporation, Genworth Mortgage Insurance Corporation, and Republic Mortgage Insurance Company—third-party status. See Order Granting Motion to Intervene and Denying Without Prejudice Motions for Protective Order (Feb. 20, 2014).

issued within 14 days after the expiration of the time period allowed for the filing of all motion papers”).

SO ORDERED.



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Cameron Elliot  
Administrative Law Judge  
Securities and Exchange Commission