

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU  
September 16, 2014

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

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In the Matter of	:	
	:	ORDER REGARDING
PHH CORPORATION,	:	UNSEALING OF DOCUMENTS
PHH MORTGAGE CORPORATION,	:	
PHH HOME LOANS LLC,	:	
ATRIUM INSURANCE CORPORATION, and	:	
ATRIUM REINSURANCE CORPORATION	:	

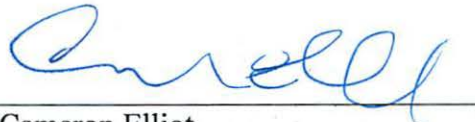
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On January 29, 2014, the Consumer Financial Protection Bureau filed a Notice of Charges Seeking Disgorgement, Other Equitable Relief, and Civil Money Penalty. The hearing took place over nine days in Philadelphia, PA, between March 24 and June 4, 2014.

On September 12, 2014, the parties jointly filed a report updating me on the steps taken to date to comply with my August 1, 2014, Order in this proceeding. Document 186. The parties' report represents that they have exchanged proposed redactions of documents previously filed; and proposes submission of a joint, agreed-upon set of proposed public documents by October 17, 2014, or if agreement cannot be reached, submission of separately filed proposed public documents.

It is ORDERED that by October 17, 2014, first, the parties jointly file those documents the parties have agreed should be made public, and second, if disagreement exists as to whether any documents should be made public, the parties separately file papers (which may include spreadsheets) identifying which documents they disagree on and, in less than 100 words per contested document, the nature of the disagreement.

The parties are hereby NOTIFIED that it is my intention to issue two versions of the Recommended Decision, a public (redacted) version and a sealed (unredacted) version. Redaction determinations in the public version will be based on the entire record, including the February 28, 2014, Protective Order, as modified by my August 1, 2014, Order, and the filings due October 17, 2014.



Cameron Elliot  
Administrative Law Judge  
Securities and Exchange Commission