

UNITED STATES OF AMERICA
Before the
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING)
File No. 2014-CFPB-0002)

In the matter of:)

PHH CORPORATION, PHH MORTGAGE)
CORPORATION, PHH HOME LOANS,)
LLC, ATRIUM INSURANCE)
CORPORATION, AND ATRIUM)
REINSURANCE CORPORATION.)

**RESPONDENTS' REBUTTAL EXPERT
WITNESS DISCLOSURE PURSUANT TO RULE 1081.210**

Pursuant to Rule 1081.210, Respondents PHH Corporation, PHH Mortgage Corporation, PHH Home Loans, LLC, Atrium Insurance Corporation, and Atrium Reinsurance Corporation, hereby disclose that the following individuals will proffer rebuttal expert witness testimony in this matter: Michael Joseph Cascio, FCAS, MAAA, and Vincent R. Burke, CPA. Copies of Mr. Cascio's expert report and Mr. Burke's expert report are being provided to Enforcement Counsel. We are also submitting copies of the reports to be filed under seal.

Dated: April 21, 2014

Respectfully submitted,

WEINER BRODSKY KIDER PC

By: /s/ David M. Souders
Mitchel H. Kider, Esq.
David M. Souders, Esq.
Sandra B. Vipond, Esq.
Leslie A. Sowers, Esq.
Rosanne L. Rust, Esq.
Michael S. Trabon, Esq.
1300 19th Street, N.W., Fifth Floor
Washington, D.C. 20036
(202) 628-2000

Attorneys for Respondents
PHH Corporation, PHH Mortgage Corporation, PHH Home
Loans, LLC, Atrium Insurance Corporation, and Atrium
Reinsurance Corporation

CERTIFICATION OF SERVICE

I hereby certify that on the 21st day of April, 2014, I caused a copy of the foregoing Respondents' Rebuttal Expert Witness Disclosure Pursuant to Rule 1081.210 to be filed with the Office of Administrative Adjudication and served by electronic mail on the following parties:

Lucy Morris Lucy.Morris@cfpb.gov	David Smith dsmith@schnader.com
Sarah Auchterlonie Sarah.Auchterlonie@cfpb.gov	Stephen Fogdall sfogdall@schnader.com
Donald Gordon Donald.Gordon@cfpb.gov	William L. Kirkman billk@bourlandkirkman.com
Kim Ravener Kim.Ravener@cfpb.gov	Reid L. Ashinoff reid.ashinoff@dentons.com
Navid Vazire Navid.Vazire@cfpb.gov	Melanie McCammon melanie.mccammon@dentons.com
Thomas Kim Thomas.Kim@cfpb.gov	Ben Delfin ben.delfin@dentons.com
Kimberly Barnes Kimberly.Barnes@cfpb.gov	Jay N. Varon jvaron@foley.com
Fatima Mahmud Fatima.Mahmud@cfpb.gov	Jennifer M. Keas jkeas@foley.com
Jane Byrne janebyrne@quinnemanuel.com	
William Burck williamburck@quinnemanuel.com	
Scott Lerner scottlerner@quinnemanuel.com	

/s/ Rosanne L. Rust
Rosanne L. Rust