

UNITED STATES OF AMERICA  
Before the  
CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002


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In the Matter of	)	
	)	
PHH CORPORATION,	)	ORDER DIRECTING THE FILING
PHH MORTGAGE CORPORATION,	)	OF STATEMENTS REGARDING
PHH HOME LOANS LLC,	)	THE REDACTION OF
ATRIUM INSURANCE CORPORATION, and	)	ENFORCEMENT’S REPLY BRIEF
ATRIUM REINSURANCE CORPORATION	)	
_____	)	

On February 28, 2014, Administrative Law Judge Cameron Elliot issued in this proceeding a Protective Order Governing Discovery Material. Document 48. Paragraph 17 of the Protective Order provides that it shall apply to “all appeals.” *Id.* at 13. The Protective Order was later amended on August 1, 2014, modifying only Paragraph 8. Document 176 at 5. Paragraph 8 as amended provides that submissions containing Sensitive Personal Information or Highly-Confidential Information, as defined in the Protective Order, shall be maintained under seal. *Id.* Paragraph 4(e) of the Protective Order sets forth the procedure that parties must follow if they want the Office of Administrative Adjudication to make publicly available only a redacted version of a submission. Document 48 at 7.

On February 20, 2015, Enforcement Counsel filed its Reply Brief in Support of Its Appeal. Document 221. Subsequently, Radian Guaranty Inc., pursuant to Paragraph 4(d) of the Protective Order, indicated that certain information in Enforcement’s Reply Brief should be redacted. After discussing the request with Radian, Enforcement submitted a redacted version of its Reply Brief on February 26, 2015.

Neither Radian nor Enforcement has provided me with any reason as to why information should be redacted from Enforcement’s Reply Brief. Accordingly, I hereby ORDER that Radian and Enforcement each submit a short statement of reasons as to why only a redacted version of Enforcement’s Reply Brief should be put on the public record. These statements must be submitted by close of business on March 6, 2015, and are to be no more than 500 words in length.

SO ORDERED.

  
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 Richard Cordray  
 Director  
 Consumer Financial Protection Bureau

March 3, 2015