

UNITED STATES OF AMERICA  
Before the  
BUREAU OF CONSUMER FINANCIAL PROTECTION

ADMINISTRATIVE PROCEEDING  
File No. 2014-CFPB-0002

_____	)	
In the Matter of	)	ORDER DISMISSING THE NOTICE
	)	OF CHARGES
PHH CORP., <i>et al.</i>	)	
_____	)	

On January 31, 2018, the en banc D.C. Circuit issued its decision in *PHH Corp. v. CFPB*, 881 F.3d 75 (D.C. Cir. 2018) (en banc). Although the court reversed some parts of the panel’s decision, it reinstated the portion that related to the Real Estate Settlement Procedures Act (RESPA) and its application to PHH and Atrium. *Id.* at 83. Thus, it is now the law of this case that PHH did not violate RESPA if it charged no more than the reasonable market value for the reinsurance it required the mortgage insurers to purchase, even if the reinsurance was a quid pro quo for referrals. *See PHH Corp. v. CFPB*, 839 F.3d 1, 41 (D.C. Cir. 2016), *rev’d in part en banc*, 881 F.3d. 75 (D.C. Cir. 2018).

On May 10, 2018, I directed the Bureau’s enforcement counsel and PHH to file a joint statement addressing whether further proceedings in this matter are necessary. On June 5, the parties filed their joint statement. They jointly agreed to recommend dismissal of this matter. I accept that recommendation.

Accordingly, I direct that the Notice of Charges in this proceeding is dismissed and this matter is terminated.

SO ORDERED.



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Mick Mulvaney  
Acting Director  
Bureau of Consumer Financial Protection

June 7<sup>th</sup>, 2018

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a true and correct copy of the *Order Dismissing the Notice of Charges* upon the following parties and entities in Administrative Proceeding 2014-CFPB-0002 as indicated in the manner described below:

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Jameelah  
Morgan

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**Jameelah Morgan**  
**Docket Clerk**  
**Office of Administrative Adjudication**  
**Bureau of Consumer Financial Protection**

Signed and dated on this 7<sup>th</sup> day of June, 2018 at  
Washington, D.C.