



1 an owner of Yellow Brick.

2 3. Corey Gee ("Gee") is Yellow Brick's owner and President of Perennial.

3 **Jurisdiction**

4 4. The Department is authorized to regulate debt adjusters pursuant to  
5 RSA Chapter 399-D. *RSA 399-D:1 and RSA 399-D:3.*

6 5. The Commissioner has jurisdiction to issue orders to cease and desist  
7 from violations under RSA Chapter 399-D and to assess penalties  
8 pursuant to RSA Chapter 399-D. *RSA 399-D:13 and RSA 399-D:23.*

9 **Facts**

10 6. Between October 2008 and October 2010, Yellow Brick conducted debt  
11 adjuster activity for six (6) New Hampshire consumers without a valid  
12 Debt Adjuster license. The New Hampshire consumers have since been  
13 refunded all monies the consumers paid Yellow Brick.

14 7. During the request for information, Yellow Brick cooperated and  
15 provided the information to the Department.

16 **Violation(s) of Law and Penalties**

17 8. Respondents are "Persons" as defined by RSA 399-D:2,VII.

18 9. Respondents may each be assessed an administrative fine not to exceed  
19 \$2,500.00 for each violation of RSA Chapter 399-D. *RSA 399-D:24,IV and*  
20 *V.*

21 **Respondents' Consent**

22 10. Respondents hereby acknowledge that were an administrative hearing to  
23 be held in this matter, the Department would introduce evidence it  
24 contends would demonstrate that Respondents conducted unlicensed Debt  
25 Adjuster activity in New Hampshire.

1 11. Respondents have voluntarily entered into this Consent Order without  
2 reliance upon any discussions between the Department and Respondents,  
3 without promise of a benefit of any kind (other than concessions  
4 contained in this Consent Order), and without threats, force,  
5 intimidation, or coercion of any kind. Respondents further acknowledge  
6 their understanding of the nature of the allegations set forth in this  
7 action, including the potential penalties provided by law.

8 12. Respondents hereby acknowledge, understand, and agree that there is  
9 the right to notice, hearing, and/or a civil action and hereby waive  
10 said rights.

11 **Order**

12 13. **Whereas pursuant to RSA 399-D:13,VI**, this Consent Order is necessary,  
13 appropriate and in the public interest and consistent with the intent  
14 and purposes of New Hampshire banking laws, the Department Orders as  
15 follows:

16 a. Respondents shall pay to the Department \$2,500.00 in  
17 administrative penalties, payable contemporaneously with  
18 Respondents' signing of this Consent Order. The check shall be  
19 bank check or guaranteed funds and made payable to "State of New  
20 Hampshire;" and

21 b. Respondents agree to and shall hereby Cease and Desist from  
22 conducting debt adjustment activity in the State of New  
23 Hampshire prior to obtaining the appropriate licensure by the  
24 Department.

25 14. This Consent Order may be revoked and the Department may pursue any

1 and all remedies available under law, if the Department later finds  
2 that Respondents knowingly or willfully withheld information used and  
3 relied upon in this Consent Order.

4 15. This Consent Order is binding on all heirs, assigns, and/or successors  
5 in interest.

6 16. This Consent Order shall become effective upon the date the  
7 Commissioner signs this Consent Order, providing the Department has  
8 confirmed the receipt of payment referenced in Paragraph 13.a. herein.

9 17. Once this Consent Order is effective, the Department agrees not to  
10 seek further reimbursement, refunds, penalties, fines, costs, or fees  
11 regarding the facts, allegations, or findings of violations contained  
12 herein.

13 **WHEREFORE**, based on the foregoing, we have set our hands to this Consent  
14 Order, upon its execution by Ronald A. Wilbur, Bank Commissioner.

15  
16 Recommended this 30th day of April, 2012 by

17 \_\_\_\_\_  
/s/

18 Maryam Torben Desfosses, Hearings Examiner, Banking Department

19 Executed this 23rd day of May, 2012 by

20 \_\_\_\_\_  
/s/

21 Corey Gee, on his own behalf and on behalf of Yellow Brick, LLC (d/b/a  
22 Yellow Brick Financial) and Perennial Funding, LLC

23 **SO ORDERED.**

24 \_\_\_\_\_  
/s/

25 Ronald A. Wilbur,  
Bank Commissioner

Dated: 6/6/12