The Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Cease and Desist ("Order") against Respondent e Payday Loan (a/k/a e-payday-loan.com) ("Respondent E-Payday") on May 10, 2012 via Registered Mail. Respondent E-Payday received the Order at the Ukiah, California address on May 31, 2012. The Order delivered to the Murray, Utah address was returned as not deliverable as addressed and unable to forward. Respondent E-Payday failed to request a hearing or reach a settlement with the Department on or before July 2, 2012 (which is over thirty days from the May 31, 2012 delivery date) as required to avoid Default.

It is hereby ORDERED, that:

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- By operation of law, a default judgment was entered against Respondent E-Payday on July 3, 2012;
- 2. The allegations contained in the May 10, 2012 Order to Cease and Desist are hereby deemed true;
- 3. Respondent E-Payday shall immediately pay to the Department an

1		administrat	tive fine	in the a	amount of \$20	,000.	00; and		
2	4.	Respondent	E-Payday	shall	immediately	pay	consumer	restitution	t
3		Consumer A	in the amo	ount of	\$500.00; and				
4	5.	Respondent	E-Payday	shall	immediately	pay	consumer	restitution	t
5		Consumer B	in the amo	ount of	\$118.00.				
6									
7					SIGN	ED,			
8									
9	Dated:	: 07/10/12			DONA	ID 7	/s/ WILBUR		
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