State of New Hampshire Banking Department

In re the Matter of:	)
	)
New Hampshire Banking Department,	) Case No.: No. 10-083
	)
Petitioner,	)
	) Order for Default Judgment
and	)
	)
Guardian Capital (a/k/a Guardian	)
	)
Enterprises, Inc. and d/b/a	)
	)
gcloan.com), Ali Kalantari Darian,	)
	)
Kalani Law Firm, a Law Corporation,	)
	)
and Mohammad Kalani,	)
	)
Respondents	)
	)

<u>**Default Judgment**</u>

The Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Cease and Desist ("Order") against Respondent Guardian Capital (a/k/a Guardian Enterprises, Inc. and d/b/a gcloan.com) ("Respondent Guardian Capital"), Respondent Ali Kalantari Darian ("Respondent Darian"), Respondent Kalani Law Firm, a Law Corporation ("Respondent Kalani Law") and Respondent Mohammad Kalani ("Respondent Kalani") on April 10, 2012 via Registered Mail.

Notice of the Order was left for Respondent Guardian Capital at the Mission Viejo, California address, two Laguna Niguel, California addresses and the Norco, California address on April 23, 2012, May 9, 2012 and May 21, 2012, respectively. The Order mailed to Mission Viejo, California was returned to the Department on June 12, 2012 as unclaimed. The Order mailed to the Laguna Niguel, California addresses was returned to the Department on

1   May 15, 2012 as unclaimed. The Order mailed to Norco, California was

2   returned to the Department on June 12, 2012 as return to sender. Respondent

3   Guardian Capital failed to request a hearing or reach a settlement with the

4   Department on or before June 11, 2012 (which is more than thirty days from

5   the May 9, 2012 notice left date) as required to avoid Default.

6   Notice of the Order was left for Respondent Darian at the Laguna

7   Niguel, California Mission Viejo, California and Laguna Niguel, California

8   addresses on April 23, 2012 and at the Norco, California address on May 21,

9   2012.   The Order mailed to Laguna Niguel, California was returned to the

10 Department on May 15, 2012 as unclaimed. The Order mailed to Mission Viejo,

11 California was returned to the Department on June 12, 2012 as unclaimed. The

12 Order mailed to Norco, California was returned to the Department on June 12,

13 2012 as return to sender. Respondent Darian failed to request a hearing or

14 reach a settlement with the Department on or before May 23, 2012 (which is

15 thirty days from the April 23, 2012 notice left date) as required to avoid

16 Default.

17   Respondents Kalani Law and Kalani received the Order at the Irvine,

18 California address on April 23, 2012. Respondents Kalani Law and Kalani

19 failed to request a hearing or reach a settlement with the Department on or

20 before May 23, 2012 (which is thirty days from the April 23, 2012 delivery

21 date) as required to avoid Default.

22   It is hereby ORDERED, that:

23   1. By operation of law, a default judgment was entered against Respondent

24   Guardian Capital on June 12, 2012;

25   2. By operation of law, a default judgment was entered against Respondent

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1   Darian on May 24, 2012;

2   3. By operation of law, a default judgment was entered against

3   Respondents Kalani Law and Kalani on May 24, 2012;

4   4. The allegations contained in the April 10, 2012 Order to Cease and

5   Desist are hereby deemed true;

6   5. Respondents Guardian Capital, Darian, Kalani Law and Kalani shall each

7   immediately pay to the Department an administrative fine in the amount

8   of $7,500.00; and

9   6. Respondents Guardian Capital, Darian, Kalani Law and Kalani shall

10   immediately pay consumer restitution to Consumer A in the amount of

11     $695.00.

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13   SIGNED,

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15 Dated:07/11/12   /s/
                        RONALD A. WILBUR

16   BANK COMMISSIONER

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