

1 State of New Hampshire Banking Department

2 In re the Matter of: ) Case No.: 10-090  
 )  
 3 State of New Hampshire Banking Department,) )  
 )  
 4 Petitioner, ) )  
 )  
 5 and ) )  
 )  
 6 Legal Home Loan Solutions (a/k/a Thomas C.) Consent Order as to Remaining  
 ) Respondents  
 7 Matevia, P.A. and a/k/a Matevia Law The ) )  
 )  
 8 Law Offices of Thomas C. Matevia, P.A. ) )  
 )  
 9 [d/b/a matevialaw.com]), and Thomas C. ) )  
 )  
 10 Matevia, Esquire, ) )  
 )  
 11 Respondents ) )  
 )

12 CONSENT ORDER

13 For purposes of amicably settling the above-referenced matter, the State of  
 14 New Hampshire Banking Department (the "Department") finds and Orders as  
 15 follows:

16 **Respondents**

17 1. Legal Home Loan Solutions (a/k/a Thomas C. Matevia, P.A. and a/k/a  
 18 Matevia Law The Law Offices of Thomas C. Matevia, P.A. [d/b/a  
 19 matevialaw.com]) ("Legal Home Loan Solutions") was a series of Florida  
 20 Secretary of State registered entities located in Jupiter, Florida.  
 21 The name "Legal Home Loan Solutions" itself is not an entity  
 22 registered with the Florida Secretary of State. Thomas C. Matevia,  
 23 P.A. incorporated with the Florida Secretary of State on December 9,  
 24 2008 and was administratively dissolved on September 23, 2011. Legal  
 25 Home Loan Solutions (by any of the names above) is not registered with

1 the New Hampshire Secretary of State and has never been licensed as a  
2 Mortgage Broker or Mortgage Loan Originator by the Department.

3 2. Thomas C. Matevia, Esquire ("Matevia") is the President and Director  
4 of Thomas C. Matevia, P.A. and the owner of Legal Home Loan Solutions.  
5 Matevia has never been licensed by the Department as a New Hampshire  
6 Mortgage Loan Originator.

7 3. The above named Respondents are hereby collectively known as  
8 "Respondents."

9 4. Neither Respondent wishes to become licensed in the State of New  
10 Hampshire as a Mortgage Broker or Mortgage Loan Originator.

#### 11 **Jurisdiction**

12 5. The Department is authorized to regulate mortgage brokers and mortgage  
13 loan originators pursuant to RSA Chapter 397-A. *RSA 397-A:2.*

14 6. The Commissioner has jurisdiction to issue orders to cease and desist  
15 from violations under RSA Chapter 397-A and to assess penalties  
16 pursuant to RSA Chapter 397-A. *RSA 397-A:17, RSA 397-A:18 and RSA*  
17 *397-A:21.*

#### 18 **Facts**

19 7. From October 2009 to May 2010, Respondents conducted mortgage loan  
20 modification activity for a total of eight (8) New Hampshire  
21 consumers without a valid Mortgage Broker or Mortgage Loan Originator  
22 license issued by the Department.

23 8. During the request for information, Respondents cooperated and  
24 provided the information to show they did conduct business in New  
25 Hampshire without proper licensure.

1 9. Two (2) New Hampshire consumers received full refunds and the  
2 remaining six (6) obtained loan modifications.

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

4 10. Respondents are "Persons" as defined by RSA 397-A:1,XVIII.

5 11. Respondents may be assessed an administrative fine not to exceed  
6 \$2,500.00 for each violation of RSA Chapter 397-A. RSA 397-A:21,IV and  
7 V.

8 **Respondents' Consent**

9 12. Respondents hereby acknowledge that were an administrative hearing to  
10 be held in this matter, the Department would introduce evidence  
11 demonstrating that Respondents violated RSA Chapter 397-A.

12 13. Respondents have voluntarily entered into this Consent Order without  
13 reliance upon any discussions between the Department and Respondents,  
14 without promise of a benefit of any kind (other than concessions  
15 contained in this Consent Order), and without threats, force,  
16 intimidation, or coercion of any kind. Respondents further acknowledge  
17 their understanding of the nature of the allegations set forth in this  
18 action, including the potential penalties provided by law.

19 14. Respondents hereby acknowledge, understand, and agree that they have  
20 the right to notice, hearing, and/or a civil action and hereby waive  
21 said rights.

22 **Order**

23 15. **Whereas pursuant to RSA 397-A:20,VI** this Consent Order is necessary,  
24 appropriate and in the public interest and consistent with the intent  
25 and purposes of New Hampshire banking laws, the Department Orders as

1 follows:

2 a. Respondents shall cease and desist from any mortgage broker  
3 and/or mortgage loan originator activity for New Hampshire  
4 consumers without a valid mortgage broker and mortgage loan  
5 originator license issued by the Department.

6 16. This Consent Order may be revoked and the Department may pursue any  
7 and all remedies available under law, if the Department later finds  
8 that Respondents knowingly or willfully withheld information used and  
9 relied upon in this Consent Order.

10 17. This Consent Order is binding on all heirs, assigns, and/or successors  
11 in interest.

12 18. This Consent Order shall become effective upon the date the  
13 Commissioner signs this Consent Order.

14 19. Once this Consent Order is effective, the Department agrees not to  
15 seek further reimbursement, refunds, penalties, fines, costs, or fees  
16 regarding the facts, allegations, or findings of violations contained  
17 herein.

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

20  
21 Recommended this 15th day of May, 2012 by

22 \_\_\_\_\_  
/s/

23 Maryam Torben Desfosses, Hearings Examiner, Banking Department  
24  
25

1 Executed this 9th day of April, 2012 by

2  
3 \_\_\_\_\_ /s/

4 Thomas C. Matevia, Esquire for and on behalf of himself and Legal Home Loan  
5 Solutions (a/k/a Thomas C. Matevia, P.A. and a/k/a Matevia Law The Law  
6 Offices of Thomas C. Matevia, P.A. [d/b/a matevialaw.com])

7  
8 **SO ORDERED.**

9  
10 \_\_\_\_\_ /s/

Dated: 05/21/12

11 Ronald A. Wilbur,  
12 Bank Commissioner