

State of New Hampshire
Banking Department

In re:)	Case Nos.: 10-490; 11-053; 11-066
)	
State of New Hampshire Banking)	
)	
Department,)	Entry of Default Judgment
)	
Petitioner,)	
)	
and)	
)	
H&R Financial Services, Inc., Alpha &)	
)	
Omega Services, Inc., and William “John”)	
)	
Heckler,)	
)	
Respondents.)	

Now comes the petitioner, the State of New Hampshire Banking Department (the “Department”), entering default judgment on the Order to Cease and Desist against the respondents, H&R Financial Services, Inc., Alpha & Omega Services, Inc., and William “John” Heckler.

On September 11, 2012, the Banking Commissioner ordered the respondents to: (1) “cease and desist from violating RSA Chapter 397-A and any rules or order[s] under RSA Chapter 397-A”; (2) “provide restitution to Consumer A pursuant to RSA 397-A:17, VIII”; (3) pay “an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I when they engaged in the business of brokering Consumer A’s mortgage loan without a license from the Department”; (4) “provide restitution to Consumer B pursuant to RSA 397-A:17, VIII”; and (5) pay “an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I when they engaged in the business of brokering Consumer B’s mortgage loan without a

license from the Department.” In re H&R Financial Services, Inc., et al., Nos. 10-490, 11-053, & 11-066 (Sept. 11, 2012) (Order to Cease and Desist). The Order to Cease and Desist included a Notice of Right to a Hearing which stated that “[i]f the respondents ‘fail to request a hearing within 30 calendar days of receipt of such order, then such person shall likewise be deemed in default.’” Id.

On September 13, 2012, the Department sent the Order to Cease and Desist via registered mail with return receipt requested to William “John” Heckler, Alpha & Omega Financial Services, 6411 Puma Place, Rancho Cucamonga, CA 91737.¹ The Department posted the Order to Cease and Desist at <http://www.nh.gov/banking> on or about September 19, 2012. The United States Postal Service returned the Order to Cease and Desist to the Department because the addressee refused to accept the letter on or about September 24, 2012.

The respondents have failed to request a hearing on the Order to Cease and Desist. Accordingly, on October 25, 2012, the Order to Cease and Desist became permanent and shall remain in full force and effect until and unless later modified or vacated by the Banking Commissioner for good cause shown. See RSA 397-A:18, II.

Pursuant to RSA 397-A:17, I, upon review of the Order to Cease and Desist, the Banking Commissioner orders as follows:

1. The respondents are deemed in default;
2. The allegations in the Order to Cease and Desist are deemed true;
3. The respondents shall immediately provide restitution to Consumer A as referenced in the Order to Cease and Desist;

¹ On August 8, 2012, Mr. Heckler received an administrative subpoena sent by the Department via certified mail return receipt requested. The administrative subpoena was sent to William “John” Heckler, Alpha & Omega Financial Services, Inc., 6411 Puma Place, Rancho Cucamonga, CA 91737. Subsequent to his receipt of the administrative subpoena, Mr. Heckler contacted the undersigned hearings examiner via telephone and email.

4. The respondents shall immediately pay an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I by engaging in the business of brokering Consumer A's mortgage loan without a license from the Department;
5. The respondents shall immediately provide restitution to Consumer B as referenced in the Order to Cease and Desist; and
6. The respondents shall immediately pay an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I by engaging in the business of brokering Consumer B's mortgage loan without a license from the Department.

RECOMMENDED by:

12/5/12
Date

_____/s/_____
Emelia A.S. Galdieri
N.H. Bar #19840
Hearings Examiner
State of New Hampshire Banking Department

ORDERED by:

12/5/12
Date

_____/s/_____
Ronald A. Wilbur
State of New Hampshire Bank Commissioner

CERTIFICATE OF SERVICE

I, Emelia A.S. Galdieri, hereby certify that on December 10, 2012, a copy of this

Entry of Default Judgment was sent to the following parties via U.S. Certified Mail First Class:

William "John" Heckler
Alpha & Omega Financial Services, Inc.
6411 Puma Place
Rancho Cucamonga, CA 91737

_____/s/_____
Emelia A.S. Galdieri
N.H. Bar #19840
Hearings Examiner
State of New Hampshire Banking Department