### STATE OF NEW HAMPSHIRE

#### BANKING DEPARTMENT

# In re: Zendora International a/k/a Lenders International (d/b/a AdvanceMeToday.com) Case No.: 12-502

## Order for Default Judgment

On October 24, 2013, the Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Cease and Desist ("Order") against Zendora International a/k/a Lenders International (d/b/a AdvanceMeToday.com) ("Respondent") on via Registered Mail.

Notice of the Order was sent via Registered Mail to the Kingstown, Saint Vincent and the Grenadines address. The Order has not been returned to the Department.

Notice of the Order was delivered to Respondent at the San Jose, Costa Rica address on November 21, 2013. The Respondent failed to request a hearing or reach a settlement with the Department on or before December 23, 2013 (thirty days from the November 21, 2013 delivery date) as required to avoid default.

It is hereby ORDERED, that:

- 1. By operation of law, a default judgment was entered against Respondent on December 24, 2013; and
- The allegations contained in the October 24, 2013
   Order are hereby deemed true; and
- 3. Respondent shall immediately pay to the Department

administrative fines totaling \$7,500.00 as follows:

- a. \$5,000.00 for two (2) violations of RSA 399-A:2,I
  regarding unlicensed payday loan activity for
  Consumers A and B; and
- b.\$2,500.00 for one (1) violation of RSA 399-A:10,II for the failure to respond to Department inquiries; and
- 4. Respondent shall pay \$510.00 in consumer restitution to Consumer A for Loans #1 and #2 and any additional profits for Loans #3 and #4; and
- 5. Respondent shall pay \$220.00 in consumer restitution to Consumer B.

## **RESPECTFULLY SUBMITTED BY:**

Dated:02/05/14

/s/ MARYAM TORBEN DESFOSSES HEARINGS EXAMINER

SO ORDERED:

Dated:02/07/14

/s/

GLENN A. PERLOW BANK COMMISSIONER

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