STATE OF NEW HAMPSHIRE

BANKING DEPARTMENT

In re: First Choice Debt Resolution, LLC (a/k/a www.1DebtRes.com), and William Partlan Case No.: 13-148

Order for Default Judgment

On November 26, 2013, the Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Cease and Desist ("Order") against First Choice Debt Resolution, LLC (a/k/a www.1DebtRes.com) ("Respondent First Choice") and Respondent William Partlan ("Respondent Partlan") on via Certified Mail. Respondent First Choice and Respondent Partlan shall be collectively known as "Respondents."

Notice of the Order was delivered to Respondents at the Loxahatchee, Florida address on December 6, 2013. Respondents failed to request a hearing or reach a settlement with the Department on or before January 6, 2014 (thirty days from the December 6, 2013 delivery date) as required to avoid default.

Notice of the Order was sent via Certified Mail to the post office box address in Lighthouse, Florida and has been available for pick-up since December 11, 2013. The Order has not been returned to the Department. Respondents failed to request a hearing or reach a settlement with the Department on or before January 10, 2014 (thirty days from December 11, 2013) as required to avoid default.

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It is hereby ORDERED, that:

- 1. By operation of law, a default judgment was entered against Respondent on January 13, 2014; and
- The allegations contained in the November 26, 2013
 Order are hereby deemed true; and
- 3. Respondent First Choice shall immediately pay to the Department administrative fines totaling \$5,000.00 as follows:
 - a. \$2,500.00 for one (1) violation of RSA 399-D:3,I
 regarding unlicensed debt adjuster activity for
 Consumer A; and
 - b. \$2,500.00 for one (1) violation of RSA 399-A:22,II via RSA 399-D:13,I(o) for the failure to respond to the subpoena duces tecum; and
- 4. Respondent Partlan shall immediately pay to the Department administrative fines totaling \$2,500.00 as follows:
 - a. \$2,500.00 for one (1) violation of RSA 399-D:3,I
 regarding unlicensed debt adjuster activity for
 Consumer A; and
- 5. Respondent shall pay \$10,851.74 in consumer restitution to Consumer A.

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RESPECTFULLY SUBMITTED BY:

Dated: Feb. 14, 2014

/s/ MARYAM TORBEN DESFOSSES HEARINGS EXAMINER

SO ORDERED:

Dated:<u>02/14/14</u>

/s/ GLENN A. PERLOW BANK COMMISSIONER

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