## State of New Hampshire Banking Department

3	In re the Matter of:	) Case No.: No. 07-006
4	New Hampshire Banking Department,	) ) Order for Default Judgment
5	Petitioner,	)
6	and	)
7	Lead Association Corp. (d/b/a	)
8	Neighborhood Loan),	)
9	Respondent	)
		)

## Default Judgment

The Commissioner issued a Cease and Desist Order ("Order") against the above named Respondent on May 17, 2007. Respondent received the Order via U.S. Certified Mail Return Receipt Requested on May 27, 2007. Respondent failed to request a hearing or reach a settlement with the New Hampshire Banking Department ("Department") within thirty days as required to avoid Default.

It is hereby ORDERED, that:

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- By operation of law, a Default Judgment was entered against the above named Respondent on June 26, 2007;
- 2. The allegations contained in the May 16, 2008 Staff Petition are deemed true;
- 3. Respondent shall immediately pay to the Department \$17,500.00 for violation of RSA Chapter 397-A (\$2,500.00 per violation with 7 violations);

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1	4. Respondent shall immediately cease engaging in the activity of a	
2	mortgage banker/ broker on residential property in New Hampshire;	
3	5. The Respondent shall, within thirty (30) days repay to consumers all	
4	application fees collected as a result of its unlicensed activity, with	
5	the following requirements:	
6	a. Respondent shall give the Department all written and electronic	
	documentation indicating any and all (a) application fees charged	
7	and collected, (b)finance charges charged and collected, (c)	
8	delinquency fees charged and collected, and (d) collection	
9	charges charged and collected;	
10	b. Such written and electronic documentation shall include but not	
11	be limited to, contracts, agreements, bank statements and	
12	cancelled checks from consumers, or copies thereof; and	
13	c. Respondent shall give the Department all written and electronic	
14	documentation proving that payment was made to the consumers and	
	cashed by such consumers.	
15	6. Failure to abide by this default judgment may result in civil and/or	
16	criminal penalties.	
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18	SIGNED,	
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20	Dated: 10/20/08 /s/ PETER C. HILDRETH	
21	BANK COMMISSIONER	
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