



1 III. WHEREAS, the New Hampshire Supreme Court granted the joint request of the  
2 parties for a voluntary remand to the Department for the limited purpose of  
3 effectuating the terms of the stipulation;

4 IV. WHEREAS, one of the terms of the stipulation was for the Department to issue an  
5 Order upon certain conditions being met, namely the payment of \$5,000 to the  
6 Department for two (2) violations of RSA 397-A:14-b in connection with the two (2)  
7 instances of failure to fund loans at closing and for the payment of restitution to the  
8 consumers harmed in those instances; and

9 V. WHEREAS, said conditions have been met.

10 V. Now, therefore, be it **ORDERED** that:

- 11 1. All findings made against Respondent Michael J. Strauss, Respondent Stephen  
12 A. Hozie and Respondent Alan B. Horn, in the March 5, 2008, Adjudicative  
13 Decision: Order to Pay Fine and for Revocation of License as Result of  
14 Violation of RSA 387-A:14-b ("Order") and in the August 2, 2007, Cease and  
15 Desist Order ("Cease and Desist") are dismissed;
- 16 2. The Department will not use the Order or the Cease and Desist as a basis to  
17 object to Respondent Stephen A. Hozie's acting as an officer for American  
18 Home Mortgage Servicing, Inc.; and
- 19 3. The Department will not use the Order or the Cease and Desist as the basis to  
20 deny any future applications made to the Department by Respondent Stephen  
21 A. Hozie, Respondent Michael J. Strauss, or Respondent Alan B. Horn for  
22 licensing in the mortgage banking business.

23 This Order does not apply to facts not known by the Department or not otherwise provided by  
24 Respondents to the Department as of the date of this Order nor to actions for restitution under  
25 RSA 383:10-d, or any possible actions related to an examination. Such facts would include,  
but not be limited to, any consumer harm from the actions of Respondents. The Department  
expressly reserves its right to pursue any administrative, civil or criminal action or remedy

