

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 07-270
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Full Circle Mortgage, LLC, Timothy)
)
 7 Miller, and Marianne Teixeira,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause ("Order") against Respondent
 12 Full Circle Mortgage, LLC ("Respondent Full Circle"), Respondent Timothy
 13 Miller ("Respondent Miller") and Respondent Marianne Teixeira ("Respondent
 14 Teixeira") (collectively hereinafter "Respondents") on November 16, 2007 via
 15 U.S. Certified Mail Return Receipt requested. The Respondents received and
 16 signed for the Order on November 28, 2007. The Respondents had thirty (30)
 17 days from November 28, 2007 to request a hearing or reach a settlement with
 18 the Department. The Respondents failed to request a hearing or reach a
 19 settlement with the Department on or before December 28, 2007 (which is
 20 thirty days from November 28, 2007) as required to avoid Default.

21 It is hereby ORDERED, that:

- 22 1. By operation of law, a default judgment was entered against
 23 Respondents on December 29, 2007;
 24 2. The allegations contained in the November 16, 2007 Order to Show Cause
 25 are hereby deemed true;

1 3. Respondent Full Circle shall immediately pay to the Department an
2 administrative fine for a violation of RSA Chapter 397-A in the amount
3 of \$2,500.00;

4 4. Respondent Miller shall immediately pay to the Department an
5 administrative fine for a violation of RSA Chapter 397-A in the amount
6 of \$2,500.00;

7 5. Respondent Teixeira shall immediately pay to the Department an
8 administrative fine for a violation of RSA Chapter 397-A in the amount
9 of \$2,500.00;

10 6. Each of the above named Respondents shall be jointly and severally
11 liable; and

12 7. Respondent Full Circle's license is hereby revoked.

13
14 SIGNED,

15
16 Dated: 10/22/09

/s/
PETER C. HILDRETH
BANK COMMISSIONER