

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 08-131
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Pinnacle Financial Corporation (d/b/a)
)
 7 Tristar Lending Group and d/b/a)
)
 8 Netstar Funding), Jeffrey Joseph)
)
 9 Vratanina, Lisa Marie Vratanina,)
)
 10 Douglas Fitzgerald Long, Brenda Kaye)
)
 11 Long, and James M. Girad,)
)
 12 Respondents)
)

13 Default Judgment

14 The Commissioner of the New Hampshire Banking Department
 15 ("Department") issued an Order to Show Cause against the Respondent Pinnacle
 16 Financial Corporation (d/b/a Tristar Lending Group and d/b/a Netstar
 17 Funding) ("Respondent Pinnacle"), Respondent Jeffrey Joseph Vratanina
 18 ("Respondent Mr. Vratanina"), Respondent Lisa Marie Vratanina ("Respondent
 19 Ms. Vratanina"), Respondent Douglas Fitzgerald Long ("Respondent Mr. Long"),
 20 Respondent Brenda Kaye Long ("Respondent Ms. Long), and Respondent James M.
 21 Girad ("Respondent Girad") on December 31, 2008 via U.S. Certified Mail
 22 Return Receipt requested. The Respondents received and signed for the Order
 23 on January 9, 2009. The Respondents had thirty (30) days from January 9,
 24 2009 to request a hearing or reach a settlement with the Department. The
 25 Respondents failed to request a hearing or reach a settlement with the

1 Department on or before February 8, 2009 (which is thirty days from January
2 9, 2009) as required to avoid Default.

3 It is hereby ORDERED, that:

- 4 1. By operation of law, a default judgment was entered against
5 Respondents on February 9, 2009; and
- 6 2. The allegations contained in the December 31, 2008 Order to Show Cause
7 are hereby deemed true; and
- 8 3. Respondent Pinnacle shall immediately pay to the Department an
9 administrative fine for four (4) violations of RSA Chapter 397-A in
10 the amount of \$10,000.00;
- 11 4. Respondent Mr. Vratana shall immediately pay to the Department an
12 administrative fine for four (4) violations of RSA Chapter 397-A in
13 the amount of \$10,000.00;
- 14 5. Respondent Ms. Vratana shall immediately pay to the Department an
15 administrative fine for four (4) violations of RSA Chapter 397-A in
16 the amount of \$10,000.00;
- 17 6. Respondent Mr. Long shall immediately pay to the Department an
18 administrative fine for four (4) violations of RSA Chapter 397-A in
19 the amount of \$10,000.00;
- 20 7. Respondent Ms. Long shall immediately pay to the Department an
21 administrative fine for four (4) violations of RSA Chapter 397-A in
22 the amount of \$10,000.00;
- 23 8. Respondent Girad shall immediately pay to the Department an
24 administrative fine for seven (7) violations of RSA Chapter 397-A in
25 the amount of \$17,500.00;

1 9. Respondents shall immediately pay to the Department the outstanding
2 exam invoice totaling \$615.00;

3 10. Respondents shall pay the accrued fine of \$20,200.00 for the failure
4 to file examination materials;

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

7 12. Respondent Pinnacle's license is hereby revoked.
8
9

10 SIGNED,

11
12 Dated: 11/03/09

13 /s/
PETER C. HILDRETH
BANK COMMISSIONER
14
15
16
17
18
19
20
21
22
23
24
25