State of New Hampshire Banking Department

In re the Matter of:

New Hampshire Banking Department,	Case No.: No. 08-239
Petitioner,	Order for Default Judgment
and	Outlions and d/b/a Unique Mortgage
Solutions and d/b/a 1st Mortgage	
Solutions), and Alexander Ramirez,	
Respondents	Outlions
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Default Judgment

The Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Show Cause ("Order") against Respondent UMS, LLC (d/b/a Unique Mortgage Solutions and d/b/a 1st Mortgage Solutions) ("Respondent UMS") and Respondent Alexander Ramirez ("Respondent Ramirez") (collectively hereinafter "Respondents") on July 15, 2009 via U.S. Certified Mail Return Receipt requested. The Order to Show Cause was returned to the Department on August 20, 2009 and the Commissioner took service on August The Respondents had thirty (30) days from August 25, 2009 to request a hearing or reach a settlement with the Department. The Respondents failed to request a hearing or reach a settlement with the Department on or before September 24, 2009 (which is thirty days from August 25, 2009) as required to avoid Default.

It is hereby ORDERED, that:

 By operation of law, a default judgment was entered against Respondents on September 24, 2009; and

1	2. The allegations contained in the July 15, 2009 Order to Show Cause are
2	hereby deemed true; and
3	3. Respondent UMS shall immediately pay to the Department an
4	administrative fine for two (2) violations of RSA Chapter 397-A in the
5	amount of \$5,000.00; and
6	4. Respondent Ramirez shall immediately pay to the Department an
7	administrative fine for two (2) violations of RSA Chapter 397-A in the
8	amount of \$5,000.00; and
9	5. Respondent UMS shall immediately pay to the Department \$1,050.00 for
LO	failing to file the 2007 annual report; and
11	6. Respondent UMS shall immediately pay to the Department \$2,500.00 for
L2	failing to file the 2008 annual report; and
13	7. Each of the above named Respondents shall be jointly and severally
14	liable; and
15	8. Respondent UMS's license is hereby revoked.
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L7	SIGNED,
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L9	Dated: 09/25/09 /s/ PETER C. HILDRETH
20	BANK COMMISSIONER
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