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The Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Show Cause ("Order") against the Respondents Beech Financial Services LLC ("Respondent Beech Financial"), Julia R. Richards ("Respondent Julia Richards") and David A. Richards ("Respondent David A. Richards") on January 7, 2009 via U.S. Certified Mail Return Receipt requested. The Order was returned to the Department as "Moved, Left No Address."

The Commissioner accepted service of the Order on behalf of the above named Respondents on March 3, 2009. The Respondents had thirty (30) days from March 3, 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 April 2, 2009 (which is thirty days from March 3, 2009) as required to avoid Default.

It is hereby ORDERED, that:

 By operation of law, a default judgment was entered against Respondents on April 3, 2009;

_	2. The arregactions contained in the order hereby deemed true;
2	3. Respondent Beech Financial shall immediately pay to the Department ar
3	administrative fine in the amount of \$2,500.00;
4	4. Respondent Julia Richards shall immediately pay to the Department ar
5	administrative fine in the amount of \$5,000.00;
6	5. Respondent David A. Richards shall immediately pay to the Department
7	an administrative fine in the amount of \$5,000.00;
8	6. Respondents shall immediately pay to the Department the outstanding
9	examination invoice totaling \$3,165.00;
LO	7. Each of the above named Respondents shall be jointly and severally
11	liable for the amounts in Paragraph 3 through 6 above; and
12	8. Respondent Beech Financial's license is hereby revoked.
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L4	SIGNED,
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16	Dated: 05/12/09 /s/ PETER C. HILDRETH
L7	BANK COMMISSIONER
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