State	of	New	Hampshire	Banking	Department
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3	In re the Matter of:)	Case No.: 08-BD-003
4	State of New Hampshire Banking)	Cease and Desist Order
5	Department,	
6	Petitioner,)	
7	and)	
8	Family Protection Center (a/k/a)	
9	Mortgage Protection Center), Mortgage)	
10	Protection Center (a/k/a Family)	
11	Protection Center), The Mortgage	
12	Protection Center, LLC (d/b/a)	
13	Mortgage Protection Center and Family)	
14	Protection Center), National Agents	
15	Alliance Insurance Agency, LLC (a/k/a)	
16	NAA, National Agents Alliance, d/b/a)	
17	www.naaleads.com, Family Protection)	
18	Center, and Mortgage Protection)	
19	Center), National Agents Alliance)	
20	(a/k/a NAA, National Agents Alliance)	
21	Insurance Agency, LLC, d/b/a	
22	www.naaleads.com, Family Protection)	
23	Center, and Mortgage Protection)	
24	Center),	
25	Respondents)	

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Cease and Desist Order - 1

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NOTICE OF CEASE AND DESIST ORDER

This Cease and Desist Order (hereinafter "Order") commences an adjudicative proceeding under the provisions of RSA 384:12-a, RSA 384:67 and RSA 384:68 in conformity with RSA 541-A:31 through RSA 541-A:36.

LEGAL AUTHORITY AND JURISDICTION

Pursuant to RSA 383:9 ("Duties"), banks shall be under the control and supervision of the Bank Commissioner (hereinafter "the Commissioner"). Many of the powers now vested in the Commissioner are listed in RSA Chapter 384, entitled "General Provisions As To Savings Banks, Trust Companies, And Depositories".

Pursuant to RSA 384:12-a ("Cease and Desist Order"), IV, if, in the opinion of the Commissioner, an individual or business entity is engaging in or has engaged in any act or conduct in violation of RSA 384:67, the Commissioner may issue and serve an order upon the individual or business entity requiring the individual or business entity to cease and desist from such act or conduct.

Pursuant to RSA 384:68 ("Enforcement"), the Commissioner may issue a cease and desist order, as provided in RSA 384:12-a, IV, against any individual or business entity which engages in any act or conduct in violation of RSA 384:67 involving a financial institution under the jurisdiction of the Commissioner and may bring legal action to enforce the order.

Pursuant to RSA 383:10-d ("Consumer Complaints and Restitution"), the Commissioner shall have exclusive authority and jurisdiction to investigate conduct that is or may be an unfair or deceptive act or practice that may violate any of the provisions of Titles XXXV and XXXVI and administrative rules adopted thereunder. The Commissioner may hold hearings relative to such conduct and may order restitution for a person or persons adversely affected by such conduct.

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NOTICE OF RIGHT TO REQUEST A HEARING

The above named Respondents or any interested party has the right to petition for a hearing on this Cease and Desist Order (hereinafter "Order"), as well as the right to be represented by counsel. If the above named Respondents to whom this Order is issued, or any interested party, fail to request a hearing within 30 calendar days of receipt of such Order, then such person shall be deemed in default, and the Order shall, on the thirty-first day, become permanent and shall remain in full force and effect until and unless later modified or vacated by the Commissioner, for good cause shown. Any such request for a hearing shall be in writing, signed by the Respondent or by the duly authorized agent of the above named Respondents, and shall be delivered either by hand or certified mail, return receipt request, to the Banking Department, State of New Hampshire, 53 Regional Drive, Suite 200, Concord, NH 03301.

A hearing shall be held not later than 10 days after the petition for such hearing is received by the Commissioner. Within 20 days of the date of any such hearing the Commissioner shall issue a further order either vacating this Order or making it permanent as the facts require. All hearings shall comply with RSA 541-A. If the person to whom this Order is issued fails to appear at the petitioned hearing after being duly notified of the date and time, such business entity shall be deemed in default, and the proceeding may be determined against it upon consideration of this Order, the allegations of which may be deemed to be true.

STATEMENT OF ALLEGATIONS, APPLICABLE LAW, AND RELIEF REQUESTED

The Staff Petition dated August 8, 2008 (a copy of which is attached hereto) is incorporated by reference herein.

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1	ORDER
2	WHEREAS, finding it necessary and appropriate and in the public
3	interest, and consistent with the intent and purposes of the New Hampshire
4	banking laws, and
	WHEREAS, finding that the allegations contained herein, if proved true
5	and correct, form the legal basis of the relief requested,
6	It is hereby ORDERED, that:
7	1. The Respondents shall immediately cease and desist from the
8	unauthorized and deceptive use of the full or abbreviated
9	name, trade name, service mark, or trademark of any financial
10	institution in any written, electronic, or oral advertisement
11	or solicitation for products or services;
12	2. The Respondents shall immediately cease and desist from
13	including loan information relative to a specifically
14	identified consumer that is publicly available in:
	a. any written or electronic solicitation when the
15	advertisement or solicitation does not clearly and
16	conspicuously state on the front page or introduction in
17	bold-faced type in the same font size as is
18	predominately used in the advertisement or solicitation
19	disclosing that such individual or business entity is
20	not sponsored by or affiliated with, and that such
21	solicitation is not authorized by, the financial
22	institution and that the information was retrieved from
23	public records, or
	b. an oral solicitation when the same disclosure is not
24	made at the beginning of the solicitation;
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1	3. The Respondents shall show cause why it should not pay
2	administrative penalties in the amount of \$2,500 per each
3	violation of RSA 384:67 ("Unauthorized and Deceptive Use");
4	4. Failure to request a hearing within 30 days of the date of
5	receipt of this Order shall result in a default judgment being
6	rendered and administrative penalties being imposed upon the
7	defaulting Respondents.
8	SIGNED,
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10	Dated: 8/11/08 /S/
11	PETER C. HILDRETH BANK COMMISSIONER
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