1 State of New Hampshire Banking Department In re the Matter of: 2 3 New Hampshire Banking Department,) Case No.: No. 09-027 4 Petitioner, Order for Default Judgment and 5 6 First Guarantee Mortgage LLC (d/b/a 7 Saratoga First Guarantee Funding), and) Christopher Carter Lang, 9 Respondents 10 Default Judgment

The Commissioner of the New Hampshire Banking Department ("Department") issued an Order to Show Cause ("Order") against Respondent First Guarantee Mortgage LLC (d/b/a Saratoga First Guarantee Funding) ("Respondent First Guarantee Mortgage") and Respondent Christopher Carter Lang ("Respondent Lang") (collectively hereinafter "Respondents") on July 6, 2009 via U.S. Certified Mail Return Receipt requested. The Respondents received and signed for the Order on July 13, 2009. The Respondents had thirty (30) days from July 13, 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 August 12, 2009 (which is thirty days from July 13, 2009) as required to avoid Default.

It is hereby ORDERED, that:

1. By operation of law, a default judgment was entered against Respondents on August 13, 2009;

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1	2. The allegations contained in the July 6, 2009 Order to Show Cause are
2	hereby deemed true;
3	3. Respondent First Guarantee Mortgage shall immediately pay to the
4	Department an administrative fine for four (4) violations of RSA
5	Chapter 397-A in the amount of \$10,000.00;
6	4. Respondent Lang shall immediately pay to the Department an
7	administrative fine for six (6) violations of RSA Chapter 397-A in the
8	amount of \$15,000.00;
9	5. Respondent First Guarantee Mortgage shall immediately pay to the
LO	Department the outstanding exam invoice totaling \$500.00;
11	6. Respondent First Source Financial shall immediately pay to the
L2	Department \$16,200.00 for failing to provide examination materials;
13	7. Each of the above named Respondents shall be jointly and severally
L4	liable; and
15	8. Respondent First Guarantee Mortgage's license is hereby revoked.
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L7	SIGNED,
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19	Dated: 10/19/09 /s/ PETER C. HILDRETH
20	BANK COMMISSIONER
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