

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 09-031
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Freedom Mortgage Solutions, LLC, and)
)
 7 Curt Caulkins,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause against the Respondent Freedom
 12 Mortgage Solutions, LLC ("Respondent Freedom Mortgage") and Respondent Curt
 13 Caulkins ("Respondent Caulkins") on June 17, 2009 via U.S. Certified Mail
 14 Return Receipt requested. The Order to Show Cause was returned to the
 15 Department on June 30, 2009 and the Commissioner took service on July 9,
 16 2009. The Respondents had thirty (30) days from July 9, 2009 to request a
 17 hearing or reach a settlement with the Department. The Respondents failed
 18 to request a hearing or reach a settlement with the Department on or before
 19 August 8, 2009 (which is thirty days from July 9, 2009) as required to avoid
 20 Default.

21 It is hereby ORDERED, that:

- 22 1. By operation of law, a default judgment was entered against
 23 Respondents on August 9, 2009;
 24 2. The allegations contained in the June 17, 2009 Order to Show Cause are
 25 hereby deemed true;

- 1 3. Respondent Freedom Mortgage shall immediately pay to the Department an
2 administrative fine for a violation of RSA Chapter 397-A in the amount
3 of \$2,500.00;
- 4 4. Respondent Caulkins shall immediately pay to the Department an
5 administrative fine for two (2) violations of RSA Chapter 397-A in the
6 amount of \$5,000.00;
- 7 5. Respondent Freedom Mortgage shall immediately pay to the Department
8 the outstanding exam invoice totaling \$500.00;
- 9 6. Respondent Freedom Mortgage shall immediately pay to the Department
10 the outstanding UPS delivery fee of \$7.24;
- 11 7. Each of the above named Respondents shall be jointly and severally
12 liable; and
- 13 8. Respondent Freedom Mortgage's license is hereby revoked.

14
15 SIGNED,

16
17 Dated: 10/19/09

18 /s/
19 PETER C. HILDRETH
20 BANK COMMISSIONER