

1 State of New Hampshire Banking Department

2 In re the Matter of: )  
 )  
 3 New Hampshire Banking Department, ) Case No.: No. 09-078  
 )  
 4 Petitioner, )  
 ) Order for Default Judgment  
 5 and )  
 )  
 6 Northern Mortgage Services LLC (d/b/a )  
 )  
 7 NMS Mortgage), George N. Piandes, and )  
 )  
 8 Bretton A. Joy, )  
 )  
 9 Respondents )  
 )

10 Default Judgment

11 The Commissioner of the New Hampshire Banking Department  
 12 ("Department") issued an Order to Show Cause ("Order") against Respondent  
 13 Northern Mortgage Services LLC (d/b/a NMS Mortgage) ("Respondent Northern  
 14 Mortgage"), Respondent George N. Piandes ("Respondent Piandes") and  
 15 Respondent Bretton A. Joy ("Respondent Joy") (collectively hereinafter  
 16 "Respondents") on April 30, 2010 via U.S. Certified Mail Return Receipt  
 17 requested. The Order was delivered to Respondents on June 14, 2010. The  
 18 Respondents had thirty (30) days from June 14, 2010 to request a hearing or  
 19 reach a settlement with the Department. The Respondents failed to request a  
 20 hearing or reach a settlement with the Department on or before July 14, 2010  
 21 (which is thirty days from June 14, 2010) as required to avoid Default.

22 It is hereby ORDERED, that:

- 23 1. By operation of law, a default judgment was entered against  
 24 Respondents on July 15, 2010;

- 1 2. The allegations contained in the April 30, 2010 Order to Show Cause  
2 are hereby deemed true;
- 3 3. Respondent Northern Mortgage shall immediately pay to the Department  
4 an administrative fine for two (2) violations of RSA Chapter 397-A in  
5 the amount of \$5,000.00;
- 6 4. Respondent Piandes shall immediately pay to the Department an  
7 administrative fine for three (3) violations of RSA Chapter 397-A in  
8 the amount of \$7,500.00;
- 9 5. Respondent Joy shall immediately pay to the Department an  
10 administrative fine for three (3) violations of RSA Chapter 397-A in  
11 the amount of \$7,500.00;
- 12 6. Respondent Northern Mortgage shall immediately pay to the Department  
13 the outstanding exam invoice totaling \$765.00;
- 14 7. Respondent Northern Mortgage shall immediately pay to the Department  
15 \$625.00 for the late filing of the financial statement;
- 16 8. Each of the above named Respondents shall be jointly and severally  
17 liable; and
- 18 9. Respondent Northern Mortgage's license is hereby revoked.

19  
20 SIGNED,

21  
22 Dated: 08/09/10

/s/ Robert A. Fleury for  
PETER C. HILDRETH  
BANK COMMISSIONER