

1 State of New Hampshire Banking Department

2 In re the Matter of: )  
 )  
 3 New Hampshire Banking Department, ) Case No.: No. 09-108  
 )  
 4 Petitioner, )  
 ) Order for Default Judgment  
 5 and )  
 )  
 6 Hudson Home Loans LLC (d/b/a Hudson )  
 )  
 7 Home Loans), Joanne Gauthier, and )  
 )  
 8 Boran Armstrong, )  
 )  
 9 Respondents )  
 )

10 Default Judgment

11 The Commissioner of the New Hampshire Banking Department  
 12 ("Department") issued an Order to Show Cause against Respondent Hudson Home  
 13 Loans LLC (d/b/a Hudson Home Loans) ("Respondent Hudson"), Respondent Joanne  
 14 Gauthier ("Respondent Gauthier") and Respondent Boran Armstrong ("Respondent  
 15 Armstrong") on March 11, 2010 via U.S. Certified Mail Return Receipt  
 16 requested. The Order to Show Cause was returned to the Department on April  
 17 12, 2010 and the Commissioner took service on June 17, 2010. The  
 18 Respondents had thirty (30) days from June 17, 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 17, 2010  
 21 (which is thirty days from June 17, 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 18, 2010;

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- 2. The allegations contained in the March 11, 2010 Order to Show Cause are hereby deemed true;
- 3. Respondent Hudson shall immediately pay to the Department an administrative fine for one (1) violation of RSA Chapter 397-A in the amount of \$2,500.00;
- 4. Respondent Gauthier shall immediately pay to the Department an administrative fine for one (1) violation of RSA Chapter 397-A in the amount of \$2,500.00;
- 5. Respondent Armstrong shall immediately pay to the Department an administrative fine for two (2) violations of RSA Chapter 397-A in the amount of \$2,500.00;
- 6. Respondent Hudson shall immediately pay to the Department \$1,325.00 for the late failing of the annual report;
- 7. Each of the above named Respondents shall be jointly and severally liable; and
- 8. Respondent Hudson's license is hereby revoked.

SIGNED,

Dated: July 29, 2010

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