## State of New Hampshire Banking Department

) Case No.: No. 09-BD-002

)
Petitioner, )

and

State of New Hampshire Banking

In re the Matter of:

Department,

J. Callan,

Mortgage and Insurance Advertising,
)
LLC, (d/b/a Mortgage & Insurance
)
Advertising Service LLC), Program
)
Headquarters, Mail Time Inc.(d/b/a
)
Mailtime, Inc.), Julian Phillips,
)
Callan & Palmer, LLP (d/b/a Callan & )
Palmer Financial Advisors, LLC), David

Respondents

Order for Default Judgment as to
Respondents Mortgage and Insurance
Advertising, LLC, (d/b/a Mortgage &
Insurance Advertising Service LLC),
Callan & Palmer, LLP (d/b/a Callan &
Palmer Financial Advisors, LLC), and
David J. Callan only.

## Default Judgment

The Commissioner issued A Cease and Desist Order ("Order") against the above-named Respondents on March 18, 2010. Respondent Mortgage and Insurance Advertising, LLC (d/b/a Mortgage & Insurance Advertising LLC), Respondent Callan & Palmer, LLP (d/b/a Callan & Palmer Financial Advisor, LLC) and Respondent David J. Callan received the Order via U.S. Certified Mail Return Receipt Requested on March 26, 2010 and March 29, 2010. None of these three named Respondents (the "Three Respondents") requested a hearing or sought a settlement with the New Hampshire Banking Department ("Department") within thirty days as required to avoid a Default.

1		It is hereby ORDERED, that:
2	1.	By operation of law, a Default Judgment was entered against the Three
3		Respondents on April 29, 2010;
4	2.	The allegations contained in the March 18, 2010 Staff Petition are
5		deemed true as pertains to the Three Respondents;
6	3.	Respondent Mortgage and Insurance Advertising, LLC (d/b/a Mortgage 8
7		Insurance Advertising LLC), shall immediately pay to the Department
8		\$2,500.00 individually (\$2,500.00 jointly and severally) for violation
9		of RSA 384:67 ("Unauthorized and Deceptive Use");
10	4.	Respondent Callan & Palmer, LLP (d/b/a Callan & Palmer Financial
11		Advisor, LLC) shall immediately pay to the Department \$2,500.00 individually (\$2,500.00 jointly and severally) for violation of RSA
12		384:67;
13	5.	Respondent David J. Callan shall immediately pay to the Department
		\$2,500.00 individually (\$2,500.00 jointly and severally) for violation
14		of RSA 384:67;
15	6.	Failure to abide by this Default Judgment may result in civil and/or
16		criminal penalties.
17		
18		SIGNED,
19		
20	Dated:	$\frac{4/30/10}{\text{PETER C. HILDRETH}}$
21		BANK COMMISSIONER
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