

**STATE OF NEW HAMPSHIRE**

**BANKING DEPARTMENT**

In re CIS Financial Services, Inc.

Case No. 15-034

**CONSENT ORDER**

The State of New Hampshire Banking Department (the “Department”), acting in agreement with the respondent, CIS Financial Services, Inc., finds and orders as follows:

**Background**

CIS Financial Services, Inc. became registered as a mortgage servicer on October 9, 2013. During an examination of CIS Financial Services, Inc., the Department’s examiner reviewed a file which indicated that CIS Financial Services, Inc. began servicing a New Hampshire consumer’s loan in October 2012.

**Acknowledgments**

1. The respondent has voluntarily entered into this Consent Order without reliance upon any discussions between the Department and the respondent, without the promise of a benefit of any kind (other than the concessions contained in this Consent Order), and without threats, force, intimidation, or coercion of any kind.
2. The respondent acknowledges its understanding of the nature of the allegations set forth in this Consent Order, including the potential penalties provided by law.
3. The respondent acknowledges, understands, and agrees that it has the right to notice, hearing, civil action, and/or appeal related to this Consent Order, and hereby waives those rights.
4. The respondent represents and warrants that it has all the necessary rights, powers, and abilities to carry out the terms of this Consent Order that are applicable to them.

5. The respondent acknowledges that the Department is relying upon the respondent's representations and warranties stated herein in making its determinations in this matter.
6. The respondent understands that this Consent Order may be revoked and the Department may pursue any and all remedies available under the law against the respondent if the Department later finds that the respondent knowingly or willfully withheld information from the Department.
7. This Consent Order is binding on all heirs, assigns, and/or successors in interest.

### **Order**

Pursuant to RSA 397-B:3, VI, the Bank Commissioner finds this action necessary or appropriate to the public interest, for the protection of consumers, and consistent with the purposes fairly intended by the policy and provisions of RSA chapter 397-B. Additionally, the Bank Commissioner finds that the respondent violated RSA 397-B:4, I(a) by failing to register with the Department prior to servicing mortgage loans secured by real property located in the state of New Hampshire. Accordingly, the Bank Commissioner orders as follows:

1. The respondent shall comply with RSA chapter 397-B, and any rules or orders under RSA chapter 397-B.
2. The respondent shall pay an administrative fine in the amount of \$500.
3. This Consent Order shall become effective upon the date the Bank Commissioner signs this order, provided that the Department has confirmed receipt of the payment referenced in paragraph 2.

