

1 State of New Hampshire Banking Department

2 In re the Matter of: )  
 )  
 3 New Hampshire Banking Department, ) Case No.: No. 08-126  
 )  
 4 Petitioner, )  
 ) Order for Default Judgment  
 5 and )  
 )  
 6 Mortgage Dreams, LLC, Christopher )  
 )  
 7 Tremblay, and Julie-Ann Tremblay, )  
 )  
 8 Respondents )  
 )

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department  
 11 ("Department") issued an Order to Show Cause against the Respondents  
 12 Mortgage Dreams, LLC ("Respondent Mortgage Dreams"), Christopher Tremblay  
 13 ("Respondent C. Tremblay") and Julie-Ann Tremblay ("Respondent J. Tremblay")  
 14 on July 6, 2009 via U.S. Certified Mail Return Receipt requested. The Order  
 15 to Show Cause was returned to the Department on August 3, 2009 and the  
 16 Commissioner took service on August 25, 2009. The Respondents had thirty  
 17 (30) days from August 25, 2009 to request a hearing or reach a settlement  
 18 with the Department. The Respondents failed to request a hearing or reach a  
 19 settlement with the Department on or before September 24, 2009 (which is  
 20 thirty days from August 25, 2009) as required to avoid Default.

21 It is hereby ORDERED, that:

- 22 1. By operation of law, a default judgment was entered against  
 23 Respondents on September 24, 2009;  
 24 2. The allegations contained in the July 6, 2009 Order to Show Cause are  
 25 hereby deemed true;

- 1 3. Respondent Mortgage Dreams shall immediately pay to the Department an  
2 administrative fine for three (3) violations of RSA Chapter 397-A in  
3 the amount of \$7,500.00; and
- 4 4. Respondent C. Tremblay shall immediately pay to the Department an  
5 administrative fine for three (3) violations of RSA Chapter 397-A in  
6 the amount of \$7,500.00; and
- 7 5. Respondent J. Tremblay shall immediately pay to the Department an  
8 administrative fine for three (3) violations of RSA Chapter 397-A in  
9 the amount of \$7,500.00; and
- 10 6. Respondent Mortgage Dreams shall immediately pay to the Department  
11 \$835.00, which is the outstanding unpaid portion of the August 2006  
12 examination invoice; and
- 13 7. Respondent Mortgage Dreams shall immediately pay to the Department the  
14 outstanding examination invoice for the February 2008 examination  
15 totaling \$3,400.00; and
- 16 8. Respondent Mortgage Dreams shall immediately pay to the Department the  
17 remaining \$825.00 for failing to file the financial statement; and
- 18 9. Each of the above named Respondents shall be jointly and severally  
19 liable; and
- 20 10. Respondent Mortgage Dreams's license is hereby revoked.

21  
22 SIGNED,

23  
24 Dated: 09/25/09

25 /s/  
PETER C. HILDRETH  
BANK COMMISSIONER