Hildreth, Peter

From: Torben-Desfosses, Maryam
Sent: Wednesday, January 06, 2010 9:08 AM
To: Hildreth, Peter; Kelleher, Michele
Subject: FW: Financial Resources

Hi Peter:

I did not tell him she would be "fired". I told him she can only give by statute the number and type of complaints and any public enforcement actions. I told him investigations and examinations were considered confidential and at the time of his inquiry, they were confidential. I told him we were statutorily precluded from doing so and we could get into trouble for doing so. He likes to take things we say and interpret his way. He did it before to me and to Michele.

Further, I explained to him she did nothing wrong. He said he wanted to discuss the details of the report, to which I responded I was not the right individual with whom to speak and wanted to transfer him to Examinations. He said no and again went back to discuss Michele. He is just mad and will exaggerate what he can.

Maryam Torben Desfosses
Hearings Examiner, NH Banking Department
53 Regional Drive
Concord, NH 03301
Ph. 603-271-3561
FAX 603-271-1090

NOTICE REGARDING PRIVILEGED COMMUNICATION - This email and any attachments are confidential and intended solely for the recipients named above. The contents of this electronic message are or may be protected by banking confidentiality laws, the attorney-client privilege, work product doctrine, and/or other applicable protections from disclosure. If you are not the intended recipient, you are hereby notified that any use, dissemination, distribution or reproduction of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the New Hampshire Banking Department by emailing legal@banking.state.nh.us and then delete the email and any attachments from your system.

From: Hildreth, Peter
Sent: Tuesday, January 05, 2010 9:29 AM
To: [redacted]; Torben-Desfosses, Maryam
Subject: RE: Financial Resources

Mr. [redacted]

I apologize for the delay. The statute you requested is RSA 383:10-e (see also RSA 383:10-b).

Peter C. Hildreth

Banking Commissioner

Exhibit to:

Appendix A Page A-7
Paragraph 3 + 4

NOTICE REGARDING PRIVILEGED COMMUNICATION - This email and any attachments are confidential and intended solely for the recipients named above. The contents of this electronic message are or may be protected by banking confidentiality laws, the attorney-client privilege, work product doctrine, and/or other applicable protections from disclosure. If you are not the intended recipient, you are hereby notified that any use, dissemination, distribution or reproduction of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the New Hampshire Banking Department by emailing legal@banking.state.nh.us and then delete the email and any attachments from your system.

From: [redacted] [mailto:[redacted]]
Sent: Tuesday, January 05, 2010 8:56 AM
To: Torben-Desfosses, Maryam
Cc: Hildreth, Peter; nhbd
Subject: RE: Financial Resources

Dear Maryam,
I wrote the below email in to Commissioner Hildreth the other day and have not heard back. Perhaps I had his address wrong. Can you please either answer or else forward this query to the Commissioner for me and confirm?
Commission Hildreth said that the reason Michelle did not tell me of the full number of complaints and suits against Financial Resources was all the other complaints were under different company names. Can either you or he tell me the company names under which those other complaints were filed, and any other specific details about those complaints that I am entitled to know?
Thanks,
[redacted]

From: [redacted] [mailto:[redacted]]
Sent: Monday, December 28, 2009 7:38 PM
To: 'Phildreth@banking.state.nh.us'; 'NHBD@Banking.State.NH.US'
Subject: Financial Resources

Dear Comm. Hildreth,
Sorry I missed your call back. I have been in and out. It might be easiest if you just email back.
To remind, the question I'd like answered is what Maryam meant when she told me that Michele would have been fired had she told me the actual number of complaints against FRM or if she had told me anything else except that there had been only one complaint against them. She said there was a statute that explained that, but I asked her in my subsequent email for that statute and have not gotten no response. As we discussed today, if this was some sort of department policy or rule, I'd like to see that so I can see what it said and whether Michele did right by it. If Michele disobeyed such a policy or rule, will any disciplinary action be taken against her? If a superior had given her the wrong instructions, will there be any disciplinary action taken against the superior?
If this was a mistake, it was obviously a very very damaging one for me.
Thanks,
[redacted]

Exhibit to:

Appendix A Page A-7
Paragraph 3 + 4