

December 31, 2009

MR SCOTT FARAH
PRESIDENT
FINANCIAL RESOURCES & ASSISTANCE OF THE LAKES REGION INC
PO BOX 1158
MEREDITH NH 03253

RE: Order to Show Cause

Dear Mr. Farah:

Enclosed please find an Order to Show Cause why your license should not be revoked. Please review the Order carefully, as many important dates are set forth. Failure to request a hearing on this matter within 30 days may result in a default judgment against you and your company.

Sincerely,

Andrea J. Shaw
Staff Attorney

Enclosure

Exhibit to:

Appendix A Page A-8
Paragraph 10

1 State of New Hampshire Banking Department

2 In re the Matter of:) Case No.: 05-071
3 State of New Hampshire Banking) Order to Show Cause for License
4 Department,) Revocation
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Respondent

12 NOTICE OF ORDER

13 This Order commences an adjudicative proceeding under the provisions of
14 RSA 541-A:31, RSA 397-A, and BAN 204.03.

15 LEGAL AUTHORITY and JURISDICTION

16 Pursuant to RSA 397-A:17, the Commissioner of the New Hampshire Banking
17 Department (hereinafter "the Department") may issue an Order to Show Cause
18 why a license should not be revoked. RSA 397-A:17 states that the
19 Department may issue such Order for good cause shown. Further, RSA 397-A:21
20 states that the Commissioner may impose administrative fines not to exceed
21 \$2,500 per violation for knowingly or negligently violating this chapter.

22 NOTICE OF RIGHT TO REQUEST A HEARING

23 The above named respondent has the right to request a hearing on this
24 Order to Show Cause, as well as the right to be represented by counsel. Any
25 such request for a hearing shall be in writing, and signed by the respondent
or by the duly authorized agent of the above named respondent, and shall be
delivered either by hand or certified mail, return receipt request, to the

Exhibit to:

1 Banking Department, State of New Hampshire, 64B Old Suncook Road, Concord, NH
2 03301.

3 If respondent fails to request a hearing or respond to the show cause
4 order within 30 calendar days of receipt of this order, respondent shall be
5 deemed in default, and the penalties requested will be imposed.

6 STATEMENT OF ALLEGATIONS, APPLICABLE LAWS AND REQUEST FOR RELIEF

7 The Staff Petition dated December 16, 2005 (a copy of which is attached
8 hereto) are incorporated by reference hereto.

9 ORDER

10 WHEREAS, finding it necessary and appropriate and in the public
11 interest, and consistent with the intent and purposes of the New Hampshire
12 banking laws, and

13 WHEREAS, finding that the allegations contained in the Staff Petition,
14 if proved true and correct, form the legal basis of the relief requested,

15 It is hereby ORDERED, that:

- 16 1. The Respondent show cause why its license should not be
17 revoked;
- 18 2. The Respondent show cause why fines in the amount of
19 \$17,000.00 in accordance with the above referenced staff
20 petition should not be imposed; and
- 21 3. Failure to request a hearing within 30 days of the date of
22 receipt of this Order shall result in a default judgment being
23 rendered and administrative penalties being imposed upon the
24 defaulting Respondent.

25 SIGNED,

Dated: _____

ROBERT A. FLEURY
DEPUTY BANK COMMISSIONER

Exhibit to:

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing ORDER TO SHOW CAUSE, Docket No. 05-071, has been sent via certified mail on December__, 2005 to MR SCOTT FARAH, PRESIDENT, FINANCIAL RESOURCES & ASSISTANCE OF THE LAKES REGION INC., PO BOX 1158, MEREDITH NH 03253.

Andrea J. Shaw
Staff Attorney

Date

Exhibit to:

From: Couture, Celeste
Sent: Friday, January 20, 2006 9:05 AM
To: Shaw, Andrea
Subject: RE: Scott Farah and Financial Resources and Assistance of the Lakes Region
 The only thing I had was from a woman who worked for them for years and has now gone out on her own. She now has an approved broker business of her own. Her name is [REDACTED]

Celeste Couture
Licensing Supervisor
Consumer Credit Division

-----Original Message-----

From: Shaw, Andrea
Sent: Friday, January 20, 2006 9:03 AM
To: Austin, Linda; Stone, Rebecca
Cc: Couture, Celeste
Subject: Scott Farah and Financial Resources and Assistance of the Lakes Region

Just wanted to let you know I am taking an enforcement action against this company. If you are contacted by the company for anything please keep me in the loop.

Thanks

Andrea J. Shaw

Staff Attorney

NH Banking Department

64B Old Suncook Road

Concord, NH 03301

Ph. 603-271-3561

Fx. 603-271-0750

Exhibit to:

Appendix A Page A-8
 Paragraph 10