In re the Matter of:  )Case No.: 08-026
State of New Hampshire Banking )
)Department,
)  
Petitioner,
) )Consent Order
) and
)  
LeadPoint, Inc. d/b/a Secure Rights and
) )
d/b/a Amerivalue,
) )
Respondent
) )

CONSENT ORDER

The State of New Hampshire Banking Department (the "Department") finds and
Orders as follows:

Respondent

1. LeadPoint, Inc. d/b/a Secure Rights and d/b/a Amerivalue ("LeadPoint")
is a corporation duly formed in the State of California on August 10,
2004 with its principal office location in Los Angeles, California.
LeadPoint registered with the New Hampshire Secretary of State on

2. In New Hampshire, LeadPoint had not been previously licensed as a
Mortgage Broker by the Department. LeadPoint’s Mortgage Broker license
with the Department is pending execution of this Consent Order
regarding unlicensed mortgage broker activity.

Jurisdiction

3. The Department is authorized to regulate mortgage brokers pursuant to

RSA Chapter 397-A. RSA 397-A:2.
4. The Commissioner has jurisdiction to issue orders to show cause and to cease and desist from violations under RSA Chapter 397-A and to revoke, deny, or suspend a license of a licensee and/or assess penalties pursuant to RSA Chapter 397-A. RSA 397-A:17, RSA 397-A:18 and RSA 397-A:21.

Facts
5. Since at least October 25, 2004, LeadPoint has been conducting mortgage broker activity for New Hampshire consumers without a valid Mortgage Broker license issued by the Department.
7. During the request for information, LeadPoint cooperated and provided the information to show it did conduct business in New Hampshire without licensure.

Violation(s) of Law and Penalties
8. LeadPoint is a "Person" as defined by RSA 397-A:1,XVIII.
9. LeadPoint may be assessed an administrative fine not to exceed $2,500.00 for each violation of RSA Chapter 397-A. RSA 397-A:21,IV and V.

Respondent’s Consent
10. LeadPoint does not deny the facts, statements, or violations contained herein and LeadPoint hereby agrees to the entry of this Consent Order.
11. LeadPoint has voluntarily entered into this Consent Order without reliance upon any discussions between the Department and LeadPoint,
without promise of a benefit of any kind (other than concessions contained in this Consent Order), and without threats, force, intimidation, or coercion of any kind. LeadPoint further acknowledges its understanding of the nature of the allegations set forth in this action, including the potential penalties provided by law.

12. LeadPoint hereby acknowledges, understands, and agrees that there is the right to notice, hearing, and/or a civil action and hereby waives said rights.

Order

13. Whereas pursuant to RSA 397-A:20, VI this Consent Order is necessary, appropriate and in the public interest and consistent with the intent and purposes of New Hampshire banking laws, the Department Orders as follows:

a. LeadPoint shall pay to the Department $20,000.00 in administrative penalties, payable contemporaneously with LeadPoint’s signing of this Consent Order; and

b. The check shall be bank check or guaranteed funds and made payable to “State of New Hampshire.”

14. This Consent Order may be revoked and the Department may pursue any and all remedies available under law, if the Department later finds that LeadPoint knowingly or willfully withheld information used and relied upon in this Consent Order.

15. This Consent Order is binding on all heirs, assigns, and/or successors in interest.

16. This Consent Order shall become effective upon the date the
Commissioner signs this Consent Order, providing the Department has confirmed the payment referenced in Paragraph 13a. herein.

17. Once this Consent Order is effective, the Department agrees not to seek further reimbursement, refunds, penalties, fines, costs, or fees regarding the facts, allegations, or findings of violations contained herein.

WHEREFORE, based on the foregoing, we have set our hands to this Consent Order, upon its execution by Ronald A. Wilbur, Bank Commissioner.

Recommended this 19th day of December, 2011 by

___________________________
/s/
Maryam Torben Desfosses, Hearings Examiner, Banking Department

Executed this 29th day of December, 2011 by

___________________________
/s/
Marc Louis Diana, Chief Executive Officer for and on behalf of LeadPoint, Inc. d/b/a Secure Rights and d/b/a Amerivalue

SO ORDERED.

___________________________
/s/ Dated: 12/30/2011
Ronald A. Wilbur,
Bank Commissioner