

In re the Matter of:) Case No.: 10-188
)
State of New Hampshire Banking)
)
Department,)
)
Petitioner,) Order to Cease and Desist
)
and)
)
California Law Group, A Professional)
)
Corporation (d/b/a California Law)
)
Group, P.C., a/k/a Law Office of)
)
Adlore Clarambeau, Esquire, a/k/a)
)
Loan Processing Center, Inc., and)
)
a/k/a Mortgage Modification Center),)
)
and Adlore Virgil Clarambeau,)
)
Esquire ,)
)
Respondents)

NOTICE OF ORDER TO CEASE AND DESIST ("ORDER")

1. This Order commences an adjudicative proceeding under the provisions of RSA Chapter 399-D (including RSA 399-D:13,I, RSA 399-D:23,I and II, RSA 399-D:24,IV and V and RSA 399-D:25,IV) and RSA Chapter 541-A.
2. The Commissioner may impose administrative penalties of up to \$2,500.00 for each violation. *RSA 399-D:24,IV and V.*

RESPONDENTS

3. California Law Group, a Professional Corporation

(d/b/a California Law Group, P.C., a/k/a Law Office of Adlore Clarambeau, Esquire, a/k/a Loan Processing Center, Inc., and a/k/a Mortgage Modification Center) ("Respondent California Law Group") was a corporation duly registered with the California Secretary of State on August 27, 2008 until its license was suspended (date of suspension is unknown). Respondent California Law Group had an initial principal office location of Irvine, California and then Glendale, California and Costa Mesa, California. New Hampshire Banking Department ("Department") records indicate Respondent California Law Group never held a Debt Adjuster license with the Department. Respondent California Law Group is a "Person" as defined under RSA 399-D:1,VII.

4. Adlore Virgil Clarambeau, Esquire ("Respondent Clarambeau") is a California licensed attorney, who has been licensed since December 12, 1994. The California State Bar has two pending disciplinary actions against him related to loan modification services. Respondent Clarambeau is the owner of Respondent California Law Group. The Department's records do not indicate Respondent Clarambeau has ever held a New Hampshire Debt Adjuster license. Respondent Clarambeau is a Control Person (RSA 399-D:2,II-a), a

Direct Owner (RSA 399-D:2,V-b), a Principal (RSA 399-D:2,VII-a), and a Person (RSA 399-D:2,VII).

5. The above-named Respondents are hereinafter collectively known as "Respondents."

RIGHT TO REQUEST A HEARING

6. Respondents have a right to request a hearing on this Order. A hearing shall be held not later than ten (10) days after the Commissioner receives Respondents' written request for a hearing. Respondents may request a hearing and waive the ten (10) day hearing requirement. The hearing shall comply with RSA Chapter 541-A. *RSA 399-D:13,I and RSA 399-D:23, I and II.*
7. If any person fails to request a hearing within thirty (30) days of receiving this Order, then such person shall be deemed in default, and the Order shall, on the thirty-first (31st) day, become permanent, all allegations may be deemed true, and shall remain in full force and effect until modified or vacated by the Commissioner for good cause shown. *RSA 399-D:13,I and RSA 399-D:23,II.*
8. A default may result in administrative fines as described in Paragraph 2 above.

STATEMENT OF ALLEGATIONS

9. On or about September 16, 2010 and based on a licensee

examination, the Department obtained evidence demonstrating that the above-named Respondents conducted unlicensed debt adjustment activity for at least one New Hampshire consumer in 2008 without a valid New Hampshire debt adjuster license, in violation of RSA 399-D:3,I.

Correspondence:

10. On September 17, 2010, the Department sent a letter via U.S. Certified Mail return receipt requested to Respondent at the Irvine, California address instructing it to apply for a license with the Department and requesting documentation regarding a New Hampshire loan list. The correspondence was returned to the Department on October 25, 2012 as "Not deliverable as addressed, Unable to Forward."
11. On November 3, 2010, the Department sent a letter via U.S. Certified Mail return receipt requested to Respondents at the Glendale, California address instructing it to apply for a license with the Department and requesting documentation regarding a New Hampshire loan list. Respondents received the correspondence on November 8, 2010. A facsimile was also successfully sent to Respondents.
12. On or about December 16, 2010, the Department received

- correspondence from Respondents dated November 27, 2010. Respondent Clarambeau indicated California Law Group is no longer in business and had not marketed to New Hampshire consumers for over one year.
13. On or about March 18, 2011, the Department spoke with Respondent Clarambeau and requested a list of how much Respondents charged and collected from New Hampshire consumers and if the debt adjustment/residential mortgage loan modification occurred. On March 18, 2011, the Department also emailed a copy of RSA 399-D:3 to Respondent Clarambeau, which outlines the Department's jurisdiction over Respondents' activities.
14. Though Respondent Clarambeau acknowledged the email and indicated he would provide the requested documents, the Department received no further communication from Respondents. As a result, the Department issued a subpoena duces tecum on November 1, 2012 requesting Respondents produce specific documents. The subpoena duces tecum was sent via U.S. Certified Mail return receipt requested to Respondents' Costa Mesa, California address. Respondents received the subpoena duces tecum on November 7, 2012.

17. **Accordingly, it is hereby ORDERED that:**

- a. Respondents shall cease and desist from violating RSA Chapter 399-D and rules or orders thereunder;
- b. Respondent shall immediately provide the Department a list of all New Hampshire consumers for whom Respondent has conducted debt adjustment and/or residential mortgage loan modification activity and a status of those accounts. This list must include the names and contact information of the New Hampshire consumers, along with monies charged, collected and/or waived (if applicable). The list shall also be accompanied by all contracts, checks to and from the consumer and any other documents in the New Hampshire consumers' files;
- c. Respondents shall be hereby ordered to rescind, provide restitution or disgorge profits;
- d. Respondents shall hereby be administratively fined a maximum of \$2,500.00 per violation (as stated in Counts below) pursuant to RSA 399-D:24,IV and V as follows:
 - (1). Respondent California Law Group:
 - #1: Unlicensed debt adjuster activity
(RSA 399-D:3,I) - 1 Count;

