

**State of New Hampshire**  
**Banking Department**

<b>In re:</b>	)	<b>Case No.: 11-018</b>
	)	
<b>The Modification Group, LLC and Robert</b>	)	
<b>Walker,</b>	)	<b>Entry of Default Judgment</b>
	)	
<b>Respondents.</b>	)	
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Now comes the petitioner, the State of New Hampshire Banking Department (the “Department”), entering default judgment on the Order to Cease and Desist against the respondents, The Modification Group, LLC and Robert Walker.

On October 4, 2012, the Banking Commissioner ordered the respondents to: (1) “cease and desist from violating RSA Chapter 397-A and any rules or order under RSA Chapter 397-A”; (2) “provide restitution to the New Hampshire consumer pursuant to RSA 397-A:17, VIII”; (3) pay “an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I when they engaged in the business of brokering the New Hampshire consumer’s mortgage loan without a license from the Department”; and (4) pay “an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:12, VII by failing to facilitate the Department’s examination of the respondents.” In re The Modification Group, LLC, et al., No. 11-018 (Oct. 4, 2012) (Order to Cease and Desist). The Order to Cease and Desist included a Notice of Right to a Hearing which stated that “[i]f the respondents ‘fail to request a hearing within 30 calendar days of receipt of such order, then such person shall likewise be deemed in default.’” Id.

On October 5, 2012, the Department sent the Order to Cease and Desist via registered mail with return receipt requested to Robert Walker, 11871 Nottingham Parkway, North

Royalton, OH 44133 and The Modification Group, LLC, c/o Robert Walker 4204 Detroit Ave., Cleveland, OH 44113. The Department posted the Order to Cease and Desist at <http://www.nh.gov/banking> on or about October 11, 2012. The respondents received the mailing sent to the Cleveland, Ohio address on October 15, 2012 and the mailing sent to the North Royalton, Ohio address on October 18, 2012.

The respondents have failed to request a hearing on the Order to Cease and Desist. Accordingly, on November 19, 2012, the Order to Cease and Desist became permanent and shall remain in full force and effect until and unless later modified or vacated by the Banking Commissioner for good cause shown. See RSA 397-A:18, II.

Pursuant to RSA 397-A:17, I, upon review of the Order to Cease and Desist, the Banking Commissioner orders as follows:

1. The respondents are deemed in default;
2. The allegations in the Order to Cease and Desist are deemed true;
3. The respondents shall immediately provide restitution to the New Hampshire consumer as referenced in the Order to Cease and Desist;
4. The respondents shall immediately pay an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:3, I by engaging in the business of brokering the New Hampshire consumer's mortgage loan without a license from the Department; and
5. The respondents shall immediately pay an administrative fine of \$2,500 for knowingly or negligently violating RSA 397-A:12, VII when they failed to facilitate the Department's examination.

**RECOMMENDED by:**

12/5/12

Date

/s/

Emelia A.S. Galdieri  
N.H. Bar #19840  
Hearings Examiner  
State of New Hampshire Banking Department

**ORDERED by:**

12/5/12

Date

/s/

Ronald A. Wilbur  
State of New Hampshire Bank Commissioner

**CERTIFICATE OF SERVICE**

I, Emelia A.S. Galdieri, hereby certify that on December 10, 2012, a copy of this Entry of Default Judgment was sent to the following parties via U.S. Certified Mail First Class:

Robert Walker  
11871 Nottingham Parkway  
North Royalton, OH 44133

The Modification Group, LLC  
c/o Robert Walker  
4204 Detroit Ave.  
Cleveland, OH 44113

\_\_\_\_\_/s/  
Emelia A.S. Galdieri  
N.H. Bar #19840  
Hearings Examiner  
State of New Hampshire Banking Department