

**STATE OF NEW HAMPSHIRE BANKING DEPARTMENT**

In The Matter of: EFA Processing, L.P. (d/b/a EFA Processing), Eckity First Associates, Inc.,  
and Kenneth L. Talbert  
Case No.: 11-265

**DEFAULT JUDGMENT**

The State of New Hampshire Banking Department (“Department”) and the Deputy Bank Commissioner (“Deputy Commissioner”) hereby enter a default judgment on the October 21, 2014 Order to Cease and Desist (“Order”) against Respondents EFA Processing, L.P. (d/b/a EFA Processing), Eckity First Associates, Inc., and Kenneth L. Talbert (collectively, “Respondents”). On November 3, 2014, the Department issued the Order against Respondents via Certified Mail and U.S. First Class Mail. Respondents received the Order as the Respondent EFA’s paralegal confirmed receipt by telephone on behalf of the Respondents on November 14, 2014 and indicated a request for a hearing would be forthcoming.

Respondents failed to request a hearing or reach a settlement with the Department on or before December 15, 2014 (which is the first business day after thirty days from November 14, 2014) as required to avoid Default. On December 4, 2014, the Department received a telephone call from Respondents’ counsel but he failed to request a hearing.

Therefore, by operation of law, a default judgment is entered against Respondents on December 16, 2014. The allegations contained in the October 21, 2014 Order are hereby deemed true. Respondents shall pay to the Department an administrative fine of \$465,000 for 186 violations of RSA 399-D:3, I. Respondents shall also pay a total of \$178,409.49 in restitution for Consumers 1 through 186.

**SO ORDERED.**

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/s/  
Ingrid E. White  
Deputy Bank Commissioner  
State of New Hampshire Banking Department

\_\_\_\_\_  
11/02/15  
Date

**CERTIFICATE OF SERVICE**

I, Rachelle Hamel, hereby certify that on November 2, 2015, a copy of this Order for Default Judgment was sent to the following parties via U.S. Certified Mail First Class:

EFA PROCESSING, L.P.  
7668 WARREN PARKWAY  
SUITE 325  
FRISCO TX 75034

\_\_\_\_\_  
/s/  
Rachelle Hamel  
Paralegal, Consumer Credit Division  
State of New Hampshire Banking Department