

In re: Hope For Home  
(d/b/a hope4home.org and d/b/a Hope 4 Home  
Case No.: 14-074

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

1. This Order commences an adjudicative proceeding under the provisions of RSA Chapter 397-A (including RSA 397-A:18,I II, and RSA 397-A:20,IV) and RSA Chapter 541-A.
2. The Commissioner may impose administrative penalties not to exceed \$2,500.00 for each violation of RSA Chapter 397-A. *RSA 397-A:21,IV and V.*
3. The Commissioner may impose restitution for each New Hampshire consumer who paid Respondent for loan modification services. *RSA 397-A:21,IV and V and RSA 383:10-d.*

RESPONDENT

4. Hope For Home (d/b/a hope4home.org and d/b/a Hope 4 Home) ("Respondent") is a company with a principal office location in Mira Loma, California. Respondent is not registered with the New Hampshire Secretary of State. New Hampshire Banking Department ("Department") records indicate Respondent has never held a Mortgage Broker license with the Department. Respondent is a "Mortgage Broker" as defined under RSA 397-A:1,XIII,

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and a "Person" as defined under a RSA 397-A:1,XVIII.

**RIGHT TO REQUEST A HEARING**

5. Respondent has a right to request a hearing on this Order. A hearing shall be held not later than ten (10) days after the Commissioner receives Respondent's written request for a hearing. Respondent may request a hearing and waive the ten (10) day hearing requirement. The hearing shall comply with RSA Chapter 541-A, RSA 397-A:18, I and II, and Administrative Rule JUS Chapter 800.
6. 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 (31<sup>st</sup>) 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 397-A:18.
7. A default may result in administrative fines and restitution as described in Paragraphs 2 and 3 above.

**STATEMENT OF ALLEGATIONS**

8. On or about April 2, 2014, the Department received a consumer complaint from Consumer A regarding another entity. Within this complaint, Consumer A mentioned submitting documentation to Respondent.

9. On or about March 17, 2014, Consumer A's home was foreclosed. Around the same time, Consumer A received a written advertisement from Respondent regarding loan modifications, reduced monthly payments and interest rate reductions. Consumer A contacted Respondent who informed Consumer A it could modify Consumer A's mortgage loan serviced by a loan servicing company. Respondent alleged it worked with this loan servicing company.
  - a. Pursuant to RSA 397-A:1,VII, a first mortgage loan includes the renewal, modification, or refinancing of an existing first mortgage loan.
  - b. Pursuant to RSA 397-A:1,XXII, a second mortgage loan includes the renewal, modification, or refinancing of an existing second mortgage loan.
10. On March 31, 2014, the mortgage loan servicer informed the Department that it had no affiliation with Respondent.
11. Respondent conducted Mortgage Broker activity with at least one New Hampshire consumer without a valid New Hampshire Mortgage Broker license, in violation of RSA 397-A:3,I.

**Failure to Respond:**

12. On April 3, 2014, the Department issued a 10-day

letter via Certified Mail to Respondent at the first Mira Loma, California address. The Department received the certified return receipt on April 11, 2014, which indicated that Respondent signed for the letters on April 7, 2014. Respondent failed to respond to the 10-day letter.

13. On May 1, 2014, the Department issued an administrative subpoena duces tecum ("subpoena") via Certified Mail. The return receipt indicated that the Respondent received the subpoena on May 4, 2014 but did not respond.

14. On June 4, 2014, the Department received information about a different address, along with an electronic mail address and facsimile number. On June 5, 2014, the Department issued a new 10-day letter via facsimile, electronic mail and via Certified Mail to Respondent at a second Mira Loma, California address. The Department received the certified return receipt on June 12, 2014, which indicated that Respondent signed for the letters on June 9, 2014. Respondent failed to respond to the latest 10-day letter.

15. On July 14, 2014, the Department issued a new administrative subpoena duces tecum ("subpoena") via Certified Mail to the second Mira Loma, California



violation of RSA Chapter 397-A and form the legal basis for this Order;

- b. Pursuant to 397-A:20,VI, this Order is necessary and appropriate to the public interest and for the protection of consumers and consistent with the purpose and intent of New Hampshire banking laws;
  - c. The Department finds pursuant to RSA 397-A:18,II, reasonable cause to issue an order to cease and desist; and
  - d. Pursuant to RSA 397-A:18,II, if Respondent fails to respond to this Order and/or defaults then all facts as alleged herein may be deemed as true.
20. **Accordingly, it is hereby ORDERED that:**
- a. Respondent shall cease and desist from violating RSA Chapter 397-A and rules or orders thereunder;
  - b. Respondent shall immediately provide the Department a list of all New Hampshire consumers for whom Respondent has provided or promised mortgage broker (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

