

**STATE OF NEW HAMPSHIRE BANKING DEPARTMENT**

In The Matter of: Absolute Sales & Services, Inc., Janet L. Hutchinson, and Kevin Hutchinson,  
Respondents  
Case No.: 15-065

**DEFAULT JUDGMENT**

The State of New Hampshire Banking Department (“Department”) and the Deputy Bank Commissioner (“Deputy Commissioner”) hereby enter a default judgment on the November 23, 2015 Order to Cease and Desist (“Order”) against Respondents Absolute Sales & Services, Inc., Janet L. Hutchinson, and Kevin Hutchinson (collectively, “Respondents”). On November 23, 2015, the Department issued the Order against Respondents via U.S. Certified Mail. On November 27, 2015, Respondent Janet L. Hutchinson received the Order and signed the three Certified Return Receipts.

Respondents failed to request a hearing or reach a settlement with the Department on or before December 28, 2015 (which is the first business day after thirty days from the November 27, 2015 receipt date) as required in order to avoid Default.

Therefore, by operation of law, a default judgment is entered against Respondents on December 29, 2015. The allegations contained in the November 23, 2015 Order are hereby deemed true. Accordingly, the Cease and Desist is hereby made permanent. Respondents shall each pay to the Department an administrative fine of \$40,000 for 16 violations of RSA 361-A:2, I. Respondents shall also be required to provide a total restitution of \$23,085 for the 13 Consumers set out in the Order.

**SO ORDERED.**

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

\_\_\_\_\_  
01/26/16  
Date

**CERTIFICATE OF SERVICE**

I, Maryam Torben Desfosses, hereby certify that on January 26, 2016, a copy of this

Default Judgement was sent to the following parties via U.S. Certified Mail First Class:

Absolute Sales & Services, Inc.  
P.O. Box 745  
Winnisquam NH 03289

Janet L. Hutchinson  
Owner  
Absolute Sales & Services, Inc.  
P.O. Box 745  
Winnisquam NH 03289

Kevin Hutchinson  
Control Person  
Absolute Sales & Services, Inc.  
P.O. Box 745  
Winnisquam NH 03289

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/s/  
Maryam Torben Desfosses  
Hearings Examiner, Consumer Credit Division  
State of New Hampshire Banking Department