

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 06-226
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Salmon Falls Finance Corp, Judson D.)
)
 7 Talley, and Erika S. Talley,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause against Respondent Salmon Falls
 12 Finance Corp ("Respondent Salmon Falls"), Respondent Judson D. Talley
 13 ("Respondent J.D. Talley") and Respondent Erika S. Talley ("Respondent E.S.
 14 Talley") on June 17, 2010 via U.S. Certified Mail Return Receipt requested.
 15 The Order to Show Cause was returned to the Department on June 25, 2010 and
 16 the Commissioner took service on July 12, 2010. The Respondents had thirty
 17 (30) days from July 12, 2010 to request a hearing or reach a settlement with
 18 the Department. The Respondents failed to request a hearing or reach a
 19 settlement with the Department on or before August 11, 2010 (which is thirty
 20 days from July 12, 2010) as required to avoid Default.

21 It is hereby ORDERED, that:

- 22 1. By operation of law, a default judgment was entered against
 23 Respondents on August 12, 2010;
 24 2. The allegations contained in the June 17, 2010 Order to Show Cause are
 25 hereby deemed true;

- 1 3. Respondent Salmon Falls shall immediately pay to the Department an
2 administrative fine for nine (9) violations of RSA Chapter 397-A in
3 the amount of \$22,500.00;
- 4 4. Respondent J.D. Talley shall immediately pay to the Department an
5 administrative fine for nine (9) violations of RSA Chapter 397-A in
6 the amount of \$22,500.00;
- 7 5. Respondent E.S. Talley shall immediately pay to the Department an
8 administrative fine for nine (9) violations of RSA Chapter 397-A in
9 the amount of \$22,500.00;
- 10 6. Respondent Salmon Falls shall immediately send to the Department for
11 payment to Consumer A the pay off amount of \$1,954.68 for Consumer A's
12 motor vehicle loan;
- 13 7. Respondent Salmon Falls shall immediately pay to the Department the
14 outstanding exam invoice totaling \$968.30;
- 15 8. Respondent Salmon Falls shall immediately pay to the Department
16 \$225.00 for the late filing of the annual report;
- 17 9. Each of the above named Respondents shall be jointly and severally
18 liable; and
- 19 10. Respondent Imperial's license is hereby revoked.

20
21 SIGNED,

22
23 Dated: September 2, 2010

/s/ Robert A. Fleury for
PETER C. HILDRETH
BANK COMMISSIONER