

1 State of New Hampshire Banking Department

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3 In re the Matter of: ) Case No.: No. 07-267  
 )  
 4 New Hampshire Banking Department, ) Order for Default Judgment  
 )  
 5 Petitioner, )  
 )  
 6 and )  
 )  
 7 Lighthouse Mortgage Service Co Inc. )  
 )  
 8 and Andrew Horowitz, )  
 )  
 9 Respondents )  
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11  
12 Default Judgment

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14 The Commissioner issued an Order to Show Cause against the Respondents  
15 on November 21, 2007. The Respondents received and signed for the Order and  
16 a subsequent Motion to Amend on April 15, 2008. The Respondents failed to  
17 request a hearing or reach a settlement with the Department within thirty  
18 days as required to avoid Default. In accordance with RSA 541-A and the  
19 Motion to Amend submitted April 1, 2008 incorporated herein by reference:

20 It is hereby ORDERED, that:

- 21 1. By operation of law, default judgment was entered against Respondents  
22 on May 16, 2008; and
- 23 2. The allegations contained in the Order to Show Cause dated November 27,  
24 2007 are deemed true; and
- 25 3. The additional counts alleged in the Motion to Amend dated April 1,  
2008 are deemed true; and

- 1 4. Each named Respondent shall immediately pay to the Department a  
2 \$2,500.00 administrative fine for failure to facilitate an examination;  
3 and
- 4 5. Each named Respondent shall immediately pay to the Department a  
5 \$2,500.00 administrative fine for late filing of the 2006 financial  
6 statement; and
- 7 6. Each named Respondent shall immediately pay to the Department a  
8 \$2,500.00 administrative fine for failure to pay the cost of an  
9 examination; and
- 10 7. Respondent Lightning shall immediately pay to the Department a  
11 statutory fine in the amount of \$3,600.00; and
- 12 8. Respondent Lightning shall immediately pay to the Department the  
13 outstanding exam invoice in the amount of \$500.00.

14 SIGNED,

15 Dated: 5/28/08

/s/

PETER C. HILDRETH  
BANK COMMISSIONER