

1 State of New Hampshire Banking Department

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3 In re the Matter of:) Case No.: No. 07-314
)
 4 New Hampshire Banking Department,) Order for Default Judgment
)
 5 Petitioner,)
)
 6 and)
)
 7 Mortgage Results Corporation and)
)
 8 Craig A. Good,)
)
 9 Respondents)
)

11 Default Judgment

12 **PROCEDURAL CASE HISTORY**

13 The Bank Commissioner issued an Order to Show Cause on or about
 14 December 4, 2007, which incorporates the December 4, 2007 Staff Petition
 15 issued by New Hampshire Banking Department Staff Attorney James Shepard. The
 16 Bank Commissioner issued the Notice of Hearing - Order to Show Cause ("Notice
 17 of Hearing") against both Respondents on January 4, 2008 for a January 14,
 18 2008 hearing date. This was subsequently continued to March 26, 2008 by
 19 assent of the parties to allow time for negotiations.

20 Both Respondent Mortgage Results Corporation and Respondent Craig A.
 21 Good (collectively, "the Defaulting Respondents") failed to appear in person
 22 or by representative at the March 26, 2008 adjudicative proceeding.

23 **APPLICABLE RULE OF ADJUDICATORY PROCEEDINGS**

24 Failure of a licensee to appear in person or by representative at the
 25 adjudicative proceeding shall constitute a default. *New Hampshire
 Administrative Rule BAN 204.14(a).*

Further, *New Hampshire Administrative Rule BAN 204.14 (b)* provides:

1 (b) A default for failure to appear shall constitute:

2 (1) A waiver of the licensee's right to an adjudicative
3 proceeding;

4 (2) Admission of the facts alleged; and

5 (3) Consent to the department's determination on the
6 matter.

7 **FINAL ORDER**

8 It is hereby ORDERED, that:

9 1. By operation of law, a Default Judgment was entered against both
10 Respondent Mortgage Results Corporation and Respondent Craig A. Good on
11 March 26, 2008;

12 2. By operation of law, Defaulting Respondents have waived their rights to
13 complete this adjudicative proceeding;

14 3. By operation of law, the default during this adjudicative proceeding
15 shall constitute an admission of the facts alleged in the Order to Show
16 Cause dated December 4, 2007 and herein incorporate by reference an
17 admission of the allegations contained in the December 4, 2007 Staff
18 Petition, including

19 a. failure to facilitate an examination (RSA 397-A:12); and

20 b. failure to produce requested records within 21 calendar days of
21 notice of examination (RSA 397-A:11).

22 4. By operation of law, the Defaulting Respondents hereby consent to the
23 New Hampshire Banking Department's determination on the matter as
24 follows:

25 a. Petitioner's Proposed Findings of Fact dated March 26, 2008 are
hereby adopted;

b. Petitioner's Proposed Rulings of Law dated March 26, 2008 are
hereby adopted, which include as follow:

- 1 1. Defaulting Respondents violated RSA 397-A:12 by failing to
- 2 facilitate an examination;
- 3 2. Defaulting Respondents violated RSA 397-A:11 for failure to
- 4 provide documents within twenty-one (21) days of receiving
- 5 the notice of examination;
- 6 c. Defaulting Respondents' license of Mortgage Results Corporation
- 7 is hereby revoked;
- 8 d. Defaulting Respondent Mortgage Results Corporation shall hereby
- 9 pay an administrative fine of \$2,500 for the aforementioned
- 10 violation of RSA 397-A:12, totaling \$2,500.
- 11 e. Defaulting Respondent Craig A. Good shall hereby pay an
- 12 administrative fine of \$2,500 for the aforementioned violation of
- 13 RSA \$2,500, totaling \$2,500.
- 14 f. Defaulting Respondent Mortgage Results Corporation shall pay a
- 15 statutory fine of \$3,850 for the seventy-seven (77) day violation
- 16 of RSA 397-A:11.
- 17 g. Both Defaulting Respondents are hereby jointly and severally
- 18 liable for all above aforementioned violations.
- 19 h. Therefore, each Defaulting Respondent is jointly and severally
- 20 liable for a total fine of \$8,850 to be paid within sixty days
- 21 from the date of this Order, unless an agreement is reached
- 22 between the New Hampshire Banking Department and Respondents for
- 23 a later time.

23 SIGNED,

24 Dated: 4/7/08

24 _____
25 /s/
PETER C. HILDRETH
BANK COMMISSIONER