

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 08-125
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Equihome Mortgage, Corp., and Ray V.)
)
 7 Caprio,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause against Respondent Equihome
 12 Mortgage, Corp. ("Respondent Equihome Mortgage") and Respondent Ray V.
 13 Caprio ("Respondent Caprio") (collectively hereinafter "Respondents") on
 14 July 9, 2009 via U.S. Certified Mail Return Receipt requested. The Order to
 15 Show Cause was returned to the Department on July 16, 2009 and the
 16 Commissioner took service on August 25, 2009. The Respondents had thirty
 17 (30) days from August 25, 2009 to request a hearing or reach a settlement
 18 with the Department. The Respondents failed to request a hearing or reach a
 19 settlement with the Department on or before September 24, 2009 (which is
 20 thirty days from August 25, 2009) 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 September 24, 2009; and
 24 2. The allegations contained in the January July 9, 2009 Order to Show
 25 Cause are hereby deemed true; and

- 1 3. Respondent Equihome Mortgage shall immediately pay to the Department
2 an administrative fine for a violation of RSA Chapter 397-A in the
3 amount of \$2,500.00; and
- 4 4. Respondent Caprio shall immediately pay to the Department an
5 administrative fine for two (2) violations of RSA Chapter 397-A in the
6 amount of \$5,000.00; and
- 7 5. Respondent Equihome Mortgage shall immediately pay to the Department
8 the outstanding examination invoice totaling \$500.00;
- 9 6. Each of the above named Respondents shall be jointly and severally
10 liable; and
- 11 7. Respondent Equihome Mortgage's license is hereby revoked.

12
13 SIGNED,

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15 Dated: 09/25/09

16 /s/
17 PETER C. HILDRETH
18 BANK COMMISSIONER
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