

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 08-261
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Optima Mortgage Corporation, Mansour)
)
 7 Mike Sadeghi, and Shiva Sadeghi,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause ("Order") against Respondent
 12 Optima Mortgage Corporation ("Respondent Optima Mortgage"), Respondent
 13 Mansour Mike Sadeghi ("Respondent M. Sadeghi") and Respondent Shiva Sadeghi
 14 ("Respondent S. Sadeghi") (collectively hereinafter "Respondents") on July
 15 8, 2009 via U.S. Certified Mail Return Receipt requested. The Respondents
 16 received and signed for the Order on July 13, 2009. The Respondents had
 17 thirty (30) days from July 13, 2009 to request a hearing or reach a
 18 settlement with the Department. The Respondents failed to request a hearing
 19 or reach a settlement with the Department on or before August 12, 2009
 20 (which is thirty days from July 13, 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 August 13, 2009;
- 24 2. The allegations contained in the July 8, 2009 Order to Show Cause are
 25 hereby deemed true;

- 1 3. Respondent Optima Mortgage shall immediately pay to the Department an
2 administrative fine for two (2) violations of RSA Chapter 397-A in the
3 amount of \$5,000.00;
- 4 4. Respondent M. Sadeghi 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;
- 7 5. Respondent S. Sadeghi shall immediately pay to the Department an
8 administrative fine for two (2) violations of RSA Chapter 397-A in the
9 amount of \$5,000.00;
- 10 6. Respondent Optima Mortgage shall immediately pay to the Department
11 \$2,500.00 for the failure to file the financial statement;
- 12 7. Respondent Equistar shall immediately pay to the Department \$650.00
13 for the late filing of the annual report;
- 14 8. Each of the above named Respondents shall be jointly and severally
15 liable; and
- 16 9. Respondent Optima Mortgage's license is hereby revoked.

17
18 SIGNED,

19
20 Dated: 10/19/09

21 /s/
PETER C. HILDRETH
BANK COMMISSIONER