

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 08-390
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Citadel Mortgage Corporation, and)
)
 7 David Geddes,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause ("Order") against the
 12 Respondents Citadel Mortgage Corporation ("Respondent Citadel Mortgage") and
 13 David Geddes ("Respondent Geddes") on February 5, 2009 via U.S. Certified
 14 Mail Return Receipt requested. The Order was returned to the Department as
 15 "Not Deliverable, Unable to Forward."

16 The Commissioner accepted service of the Order on behalf of the above
 17 named Respondents on March 3, 2009. The Respondents had thirty (30) days
 18 from March 3, 2009 to request a hearing or reach a settlement with the
 19 Department. The Respondents failed to request a hearing or reach a
 20 settlement with the Department on or before April 2, 2009 (which is thirty
 21 days from March 3, 2009) as required to avoid Default.

22 It is hereby ORDERED, that:

- 23 1. By operation of law, a default judgment was entered against
 24 Respondents on April 3, 2009;
 25 2. The allegations contained in the Order hereby deemed true;

