CONSENT ORDER

I. For purposes of settling the above-referenced matter, among other things, the New Hampshire Banking Department (hereinafter referred to as "the Department") and Respondent Family Direct Insurance Services, Inc. do hereby enter this Consent Order and stipulate to the following:

1. Respondent Family Direct Insurance Services, Inc. is a company that solicits mortgage protection insurance products to mortgage holders by obtaining public records.

2. The Department and Respondent Family Direct Insurance Services, Inc. agree that Respondent Family Direct Insurance Services, Inc. was subject to RSA 384:67 ("Unauthorized and Deceptive Use"), as amended by 2008 New Hampshire Senate Bill 315 (SB0315).

3. Respondent Family Direct Insurance Services, Inc. admits the allegations of the Staff Petition in this cause.

II. For purposes of amicably resolving and closing the above-referenced matter, Respondent Family Direct Insurance Services, Inc. agrees to
the following terms and conditions and the Department accepts the same:

1. Respondent Family Direct Insurance Services, Inc. agrees that it has voluntarily entered into this Consent Order without reliance upon any discussions between the Department and Respondent Family Direct Insurance Services, Inc., without promise of a benefit of any kind (other than concessions contained in this Consent Order), and without threats, force, intimidation, or coercion of any kind. Respondent Family Direct Insurance Services, Inc. further acknowledges its understanding of the nature of the offense stated above, including the penalties provided by law.

2. Respondent Family Direct Insurance Services, Inc. agrees to waive any and all rights to a hearing and appeal thereof.

3. Respondent Family Direct Insurance Services, Inc. agrees that it will not deny the factual basis for this Consent Order to which it has stipulated above and will not give conflicting statements about such facts or its involvement in the stipulated facts.

4. Respondent Family Direct Insurance Services, Inc. agrees that all terms of this Consent Order are contractual and none is a mere recital.

5. Respondent Family Direct Insurance Services, Inc. agrees it is subject to an administrative penalty of $2,500.00.

6. The Department agrees to hold the $2,500.00 penalty in abeyance for thirty days from the date of this Consent Order, and shall not require the payment of such penalty as long as Respondent Family Direct Insurance Services, Inc. complies with RSA 384:67, as amended.

7. Respondent Family Direct Insurance Services, Inc. agrees to alter its solicitation to comply with RSA 384:67 and SB0315 as follows:
   a. Respondent Family Direct Insurance Services, Inc. shall not use the full or abbreviated name, trade name, service mark, or trademark of any financial institution in any written, electronic, or oral advertisement or solicitation for products and services without the financial institution’s express prior written authorization;
   b. Respondent Family Direct Insurance Services, Inc. shall not make reference to a loan number or other specific loan information on
the outside of an envelope, visible through an envelope window, on a postcard, or in electronic communication in connection with any written or electronic solicitation without the financial institution’s express prior written authorization;
c. Respondent Family Direct Insurance Services, Inc. shall not include a loan number or other specific loan information, other than a loan amount, relative to a specifically identified consumer that is publicly available:
   (1) in any written or electronic solicitation, unless the advertisement or solicitation clearly and conspicuously states on the front page or introduction in bold-faced type that is in the same font size as is predominately used in the advertisement or solicitation disclosing that such individual or business entity is not sponsored by or affiliated with, and that such solicitation is not authorized by, the financial institution and the information was retrieved from public records; or
   (2) in an oral solicitation unless the same disclosure is made at the beginning of the solicitation.

8. Respondent Family Direct Insurance Services, Inc. agrees that it shall exclude the loan date and the name of the financial institution from its solicitations.

9. Respondent Family Direct Insurance Services, Inc. acknowledges that failure to comply as agreed above will result in imposition of the suspended fine, further administrative fines, which may include a fine for each violation of RSA 384:67, as amended, and possible criminal liability.

This Consent Order represents the complete and final resolution of, and discharge of any basis for any civil or administrative proceeding by the Department against Respondent Family Direct Insurance Services, Inc. for violations arising as a result of or in connection with any actions or omissions by Respondent Family Direct Insurance Services, Inc. through the date of this Order as it applies to such activity; provided, however, this release does not apply to facts not known by the Department or not otherwise provided by Respondent Family Direct Insurance Services, Inc. to the Department as of the date of this Order. The Department expressly reserves its right to pursue any administrative or civil action or remedy available to it should Respondent Family Direct Insurance Services, Inc. breach this
Consent Order or in the future violate the Act or rules and orders promulgated thereunder.

WHEREFORE, based on the foregoing, we have set our hands to this Consent Order, with it taking effect upon the signature of Peter C. Hildreth, Bank Commissioner.

Recommended this 31st day of December, 2008 by

/s/
Maryam Torben Desfosses, Hearings Examiner, Banking Department

Executed this 6th day of January, 2009.

/s/ 
Margaret H. Nelson, Esq. Insurance Services, Inc.

SO ORDERED,

Entered this 7th day of January, 2009.

/s/ 
Peter C. Hildreth, 
Bank Commissioner