

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 09-014
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 CBSK Financial Group Inc (d/b/a CBSK)
)
 7 Financial Group and d/b/a American)
)
 8 Home Loans), Brent McElwee, Cyndi)
)
 9 McElwee, Lori Pendray, Dorita Kay, and)
)
 10 William Halapin,)
)
 11 Respondents)
)

12 Default Judgment

13 The Commissioner of the New Hampshire Banking Department
 14 ("Department") issued an Order to Show Cause ("Order") against the
 15 Respondents CBSK Financial Group Inc (d/b/a CBSK Financial Group and d/b/a
 16 American Home Loans) ("Respondent CBSK Financial"), Brent McElwee
 17 ("Respondent McElwee"), Cyndi McElwee ("Respondent McElwee"), Lori Pendray
 18 ("Respondent Pendray"), Dorita Kay ("Respondent Kay") and William Halapin
 19 ("Respondent Halapin") on January 22, 2009 via U.S. Certified Mail Return
 20 Receipt requested. The Order was returned to the Department as "Unclaimed."

21 The Commissioner accepted service of the Order on behalf of the above
 22 named Respondents on March 10, 2009. The Respondents had thirty (30) days
 23 from March 10, 2009 to request a hearing or reach a settlement with the
 24 Department. The Respondents failed to request a hearing or reach a
 25 settlement with the Department on or before April 9, 2009 (which is thirty

