

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 09-032
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Homebridge Mortgage Bankers Corp)
)
 7 (d/b/a Refinance.com), Michelle)
)
 8 Bratsafolis, Nicholas Bratsafolis,)
)
 9 Sharon Feldstein, and Paul A. Levine,)
)
 10 Respondents)
)

11 Default Judgment

12 The Commissioner of the New Hampshire Banking Department
 13 ("Department") issued an Order to Show Cause against the Respondent
 14 Homebridge Mortgage Bankers Corp (d/b/a Refinance.com) ("Respondent
 15 Homebridge Mortgage"), Respondent Michelle Bratsafolis ("Respondent M.
 16 Bratsafolis"), Respondent Nicholas Bratsafolis ("Respondent N.
 17 Bratsafolis"), Respondent Sharon Feldstein ("Respondent Feldstein") and
 18 Respondent Paul A. Levine ("Respondent Levine") on June 17, 2009 via U.S.
 19 Certified Mail Return Receipt requested. The Order to Show Cause was
 20 returned to the Department on July 6, 2009 and the Commissioner took service
 21 on July 9, 2009. The Respondents had thirty (30) days from July 9, 2009 to
 22 request a hearing or reach a settlement with the Department. The
 23 Respondents failed to request a hearing or reach a settlement with the
 24 Department on or before August 8, 2009 (which is thirty days from July 9,
 25 2009) as required to avoid Default.

1 It is hereby ORDERED, that:

- 2 1. By operation of law, a default judgment was entered against
3 Respondents on August 9, 2009;
- 4 2. The allegations contained in the June 17, 2009 Order to Show Cause are
5 hereby deemed true;
- 6 3. Respondent Homebridge Mortgage shall immediately pay to the Department
7 an administrative fine for a violation of RSA Chapter 397-A in the
8 amount of \$2,500.00;
- 9 4. Respondent M. Bratsafolis shall immediately pay to the Department an
10 administrative fine for two violations of RSA Chapter 397-A in the
11 amount of \$5,000.00;
- 12 5. Respondent N. Bratsafolis shall immediately pay to the Department an
13 administrative fine for two violations of RSA Chapter 397-A in the
14 amount of \$5,000.00;
- 15 6. Respondent Feldstein shall immediately pay to the Department an
16 administrative fine for two violations of RSA Chapter 397-A in the
17 amount of \$5,000.00;
- 18 7. Respondent Levine shall immediately pay to the Department an
19 administrative fine for two violations of RSA Chapter 397-A in the
20 amount of \$5,000.00;
- 21 8. Respondent Homebridge Mortgage shall immediately pay to the Department
22 the outstanding exam invoice totaling \$500.00;
- 23 9. Each of the above named Respondents shall be jointly and severally
24 liable; and
25

