

1 State of New Hampshire Banking Department

2 In re the Matter of:)
)
 3 New Hampshire Banking Department,) Case No.: No. 09-051
)
 4 Petitioner,)
) Order for Default Judgment
 5 and)
)
 6 Net Trust Mortgage LLC, Yale Scott)
)
 7 Roth, and Scott M. Kowalik,)
)
 8 Respondents)
)

9 Default Judgment

10 The Commissioner of the New Hampshire Banking Department
 11 ("Department") issued an Order to Show Cause against Respondent Net Trust
 12 Mortgage LLC ("Respondent Net Trust"), Respondent Yale Scott Roth
 13 ("Respondent Roth") and Scott M. Kowalik ("Respondent Kowalik") on September
 14 16, 2009 via U.S. Certified Mail Return Receipt requested. The Order to
 15 Show Cause was returned to the Department on September 30, 2009 and the
 16 Commissioner took service on October 12, 2009. The Respondents had thirty
 17 (30) days from October 12, 2009 to request a hearing or reach a settlement
 18 with the Department. The Respondents failed to request a hearing or reach a
 19 settlement with the Department on or before November 11, 2009 (which is
 20 thirty days from October 12, 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 November 12, 2009;
 24 2. The allegations contained in the September 16, 2009 Order to Show
 25 Cause are hereby deemed true;

