

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
PASTORE COMPLEX  
1511 PONTIAC AVENUE  
CRANSTON, RHODE ISLAND**

---

**In the Matter of:**

**Lehi Mortgage Services, Inc.,**

**Respondent.**

---

:  
:  
:  
:  
:  
:  
:

**DBR No.: 09-L-0195**

**FINAL ORDER OF REVOCATION**

On June 15, 2007, the Department of Business Regulation (“Department”) issued a Notice of Intention to Revoke License (“License”) under R.I. Gen. Laws § 19-14-13 and Opportunity for Hearing a Hearing (“Notice”) to Lehi Mortgage Services, Inc. (“Respondent”). The Respondent timely requested a hearing. On November 9, 2009, the Department issued an Order of Appointment of Hearing Officer and Notice of Pre-hearing on the Notice (“Order”) to Respondent scheduling a prehearing conference before the undersigned on November 30, 2009. Both parties were notified of this date. The Order was sent to the Respondent by first class mail and certified mail. Neither was returned to the Department. The Respondent was notified of the hearing. The Respondent did not appear at the hearing. The Department’s counsel appeared and represented that prior to the hearing the Respondent was told verbally that if it did not appear at the scheduled hearing, a default would be requested. At hearing, the Department’s counsel requested that the undersigned make findings of facts on the basis of the Notice and enter a default judgment against Respondent.

The Department has jurisdiction over this matter pursuant to R.I. Gen. Laws § 19-14-1 *et seq.*, R. I. Gen. Laws § 42-14-1 *et seq.*, and R.I. Gen. Laws § 42-35-1 *et seq.*

Based on the foregoing, the undersigned makes the following findings of fact:

1. Pursuant to Section 21 of the *Central Management Regulation 2 – Rules of Procedure in Administrative Hearings*, the Respondent is declared to be in default for failing to appear at the hearing.
2. Pursuant to Section 21 of the *Central Management Regulation 2 – Rules of Practice and Procedure in Administrative Hearings*, the allegations in the Notice and Order are found to be true.

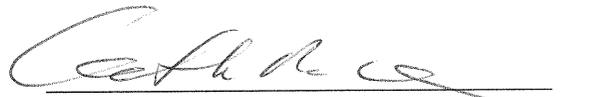
Based on the forgoing, the undersigned makes the following conclusions of law:

1. Respondent violated R.I. Gen. Laws § 19-14-1 *et seq.* as delineated in the Notice and referenced examination and the License shall be revoked.

On the basis of the forgoing, the undersigned makes the following recommendation:

1. That the Respondent's License is revoked.

Entered this 9<sup>th</sup> day of December, 2009.

  
Catherine R. Warren  
Hearing Officer

I have read the Hearing Officer's recommendation in this matter and I hereby ADOPT/REJECT the findings of facts, the conclusions of law, and recommendation of the hearing officer in the above entitled Final Order.

Dated: 12-10-2009

  
A. Michael Marques  
Director

Entered as Administrative Order No. 09-L-273 on this 10<sup>th</sup> day of December, 2009.

**NOTICE OF APPELLATE RIGHTS**

**THIS ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.**

**CERTIFICATION**

I hereby certify on this 17<sup>th</sup> day of December, 2009 that a copy of the within Order and Notice of Appellate Rights were by first class mail, postage prepaid, to the following:

Pierre Excellent, President  
Lehi Mortgage Services, Inc.  
1073 Hancock Street, #401  
Quincy, MA 02169

and by electronic delivery to -

Neena Sinha Savage, Esquire  
Steve Cayouette, Chief Banking Examiner  
Department of Business Regulation  
Pastore Complex  
1511 Pontiac Avenue  
Cranston, RI.

  
\_\_\_\_\_