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**IN THE MATTER OF:** \*  
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**AHP SERVICING LLC** \*  
**D/B/A AHP MORTGAGE DIRECT** \*  
**NMLS # 1651788** \*  
\*  
**(“AHP”)** \*  
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**CONSENT ORDER**

**WHEREAS**, the Banking Commissioner (“Commissioner”) is charged with the administration of Part VII of Chapter 669, Sections 36a-715 to 36a-719l, inclusive, of the Connecticut General Statutes, “Mortgage Servicing”;

**WHEREAS**, AHP is a Delaware limited liability company that is currently licensed as a mortgage servicer under Part VII of Chapter 669, Sections 36a-715 *et seq.*, of the Connecticut General Statutes;

**WHEREAS**, Section 36a-719a(b) of the Connecticut General Statutes requires that mortgage servicer licensees file with the Nationwide Multistate Licensing System and Registry (“NMLS”) a change of its name or fictitious name at least thirty (30) calendar days prior to such change, and provide directly to the Commissioner a bond rider or endorsement, or addendum, as applicable, to any bond or evidence of errors and omissions coverage on file with the Commissioner that reflects the new name of the company;

**WHEREAS**, AHP failed to file with NMLS the addition of its fictitious name, AHP Mortgage Direct, at least thirty (30) calendar days prior to such change and failed to provide a bond rider or endorsement, or addendum, as applicable, to the surety bond on file with the Commissioner that reflects the change of name, in violation of Section 36a-719a(b) of the Connecticut General Statutes;

**WHEREAS**, the Commissioner believes that such allegation would support initiation of

proceedings against AHP, which proceedings would constitute a “contested case” within the meaning of Section 4-166(4) of the Connecticut General Statutes. Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

**WHEREAS**, AHP, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including a right to a notice and an opportunity for hearing as it pertains to the allegation set forth herein, voluntarily agrees to consent to the entry of the sanctions imposed below without admitting or denying any allegation contained herein and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order;

**WHEREAS**, AHP acknowledges that this Consent Order is a public record and is a reportable event for purposes of NMLS, as applicable;

**AND WHEREAS**, AHP herein represents to the Commissioner that it has reviewed and updated its internal policies, procedures and controls to ensure that AHP will file any change it makes to its name or any address of any office specified on its most recent filing with NMLS at least thirty (30) calendar days prior to such change and, in connection with such change, will provide, directly to the Commissioner, a bond rider or endorsement, or addendum, as applicable, to any bond or evidence of error and omissions coverage on file with the Commissioner that reflects such change.

### **CONSENT TO ENTRY OF SANCTIONS**

**WHEREAS**, AHP, through its execution of this Consent Order, consents to the Commissioner’s entry of a Consent Order imposing the following sanctions:

1. No later than the date this Consent Order is executed by AHP, it shall remit to the Department of Banking by wire transfer, cashier’s check, certified check or money order made payable to “Treasurer, State of Connecticut”, the sum of Five Hundred Dollars (\$500) as a civil penalty; and
2. No later than the date this Consent Order is executed by AHP, it shall provide directly to the Commissioner a bond rider or endorsement, or addendum, as applicable, to the surety bond on file with the Commissioner that reflects the new name of the company.

## CONSENT ORDER

**NOW THEREFORE**, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against AHP based upon the allegation contained herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against AHP based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by AHP and reflected herein is subsequently discovered to be untrue;
3. AHP shall not take any action or make or permit to be made any public statement, including in regulatory filings or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order, or create the impression that the Consent Order is without a factual basis;
4. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by AHP and its control persons, as applicable, on NMLS, nothing in the issuance of this Consent Order shall adversely affect the ability of AHP to apply for or obtain licenses or renewal licenses under Part VII of Chapter 669, Sections 36a-715 *et seq.*, of the Connecticut General Statutes, provided all applicable legal requirements for such license are satisfied;
5. This Consent Order shall be binding upon AHP and its successors and assigns; and
6. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 1st day of October 2020.

/s/  
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Jorge L. Perez  
Banking Commissioner

