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2 **STATE OF CALIFORNIA**
3 **BUSINESS, TRANSPORTATION AND HOUSING AGENCY**
4 **DEPARTMENT OF CORPORATIONS**

5 TO: American Hope Financial Management
6 Keith Baker, President
7 652 Seaward Avenue
8 Carlsbad, CA 92011
9 and
10 www.americanhopefinancial.com

11 **DESIST AND REFRAIN ORDER**
12 **(For violations of sections 22100 and 22161 of the Financial Code)**

13 The California Corporations Commissioner finds that:

14 1. At all relevant times, American Hope Financial Management, an entity of unknown
15 form, maintained a principal place of business at 652 Seaward Avenue, Carlsbad, California 92011.
16 It maintains a website at www.americanhopefinancial.com.

17 2. At all relevant times, Keith Baker was the president of American Hope Financial
18 Management.

19 3. The California Corporations Commissioner administers the California Finance
20 Lenders Law (“CFL”), Cal. Fin. Code § 22000 et seq., and issues CFL licenses.

21 4. American Hope Financial Management’s website states: “CA CFL 603B614.”

22 5. The Commissioner has never issued a license to American Hope Financial
23 Management to engage in the business of a finance lender or broker, as required by Section 22100 of
24 the Financial Code.

25 6. American Hope Financial Management’s use of CFL license number 603B614 is
26 false, misleading, and deceptive in that no CFL license has ever been issued to American Hope
27 Financial Management and CFL license number 603B614 is currently inactive.
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