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STATE OF CALIFORNIA BUSINESS, TRANSPORTATION AND HOUSING AGENCY DEPARTMENT OF CORPORATIONS

TO: American Hope Financial Management Keith Baker, President 652 Seaward Avenue Carlsbad, CA 92011 and www.americanhopefinancial.com

DESIST AND REFRAIN ORDER

(For violations of sections 22100 and 22161 of the Financial Code)

The California Corporations Commissioner finds that:

- At all relevant times, American Hope Financial Management, an entity of unknown form, maintained a principal place of business at 652 Seaward Avenue, Carlsbad, California 92011.
 It maintains a website at www.americanhopefinancial.com.
- 2. At all relevant times, Keith Baker was the president of American Hope Financial Management.
- 3. The California Corporations Commissioner administers the California Finance Lenders Law ("CFL"), Cal. Fin. Code § 22000 et seq., and issues CFL licenses.
 - 4. American Hope Financial Management's website states: "CA CFL 603B614."
- 5. The Commissioner has never issued a license to American Hope Financial Management to engage in the business of a finance lender or broker, as required by Section 22100 of the Financial Code.
- 6. American Hope Financial Management's use of CFL license number 603B614 is false, misleading, and deceptive in that no CFL license has ever been issued to American Hope Financial Management and CFL license number 603B614 is currently inactive.

Based upon the foregoing findings, the California Corporations Commissioner is of the opinion that American Hope Financial Management and Keith Baker have been engaged in the business of a finance lender or broker without a license from the California Corporations Commissioner. Pursuant to Financial Code section 22712, the California Corporations Commissioner hereby orders American Hope Financial Management and Keith Baker to desist and refrain from engaging in the business of a finance lender or broker unless and until licensed or exempt.

Further, the California Corporations Commissioner is of the opinion that American Hope Financial Management and Keith Baker have displayed a statement or representation that is false, misleading, or deceptive. Pursuant to Financial Code section 22712, the California Corporations Commissioner hereby orders American Hope Financial Management and Keith Baker to desist and refrain from displaying any statement or representation that is false, misleading, or deceptive.

This Order is necessary, in the public interest, and for the protection of consumers.

Dated: February 26, 2010 Los Angeles, California

> PRESTON DuFAUCHARD California Corporations Commissioner

ALAN S. WEINGER
Deputy Commissioner
Enforcement Division