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

TO: Berenger Financial Group, L.L.C.
711 South Carson Street #4
Carson City, NV 89701
and
7071 Warner Avenue, Suite F620
Huntington Beach, CA 92647

Michael Anthony Coombs
a.k.a. Michael A. Coombs
8958 Ovieda Street
San Diego, CA 92129
and
4600 Swenson #249
Las Vegas, NV 89119

Kenneth Wilbert Kelly Bridgman
a.k.a. Ken Bridgman
& Kenneth Bridgemen
2480 Irvine Boulevard #247
Tustin, CA 92782

DESIST AND REFRAIN ORDER

(For violation of sections 25110, 25210, and 25401 of the Corporations Code)

The California Corporations Commissioner finds that:

1. At all relevant times, Berenger Financial Group, L.L.C., a Nevada limited liability company, maintained business addresses at 711 South Carson Street #4, Carson City, NV 89701 and 7071 Warner Avenue, Suite F620, Huntington Beach, CA 92647. Berenger Financial Group, L.L.C., was initially incorporated with the Nevada Secretary of State on September 29, 2003, was revoked two years later, and then reinstated on January 20, 2006.

2. At all relevant times, Kenneth Wilbert Kelly Bridgman, a.k.a. Ken Bridgman and Kenneth Bridgemen (“Bridgman”), was a control person and sales representative of Berenger Financial Group, L.L.C.

1 3. At all relevant times, Michael Anthony Coombs, a.k.a. Michael A. Coombs (CRD #1583523)
2 (“Coombs”), was a control person and sales representative of Berenger Financial Group, L.L.C.

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4 4. Beginning in or about May 2004, Bridgman, Coombs and Berenger Financial Group, L.L.C.
5 offered and sold securities, in the form of common stock, allegedly in a home medical supply
6 company (“Medical Company”), located in Southern California.

7
8 5. According to the offering prospectus given to potential investors by Bridgman, Coombs and
9 Berenger Financial Group, L.L.C., the purported purpose of the common stock offering was to
10 “finance the necessary working capital, inventory purchase, and ... fund the advertising program
11 necessary to launch” the Medical Company’s “products in the United States” and to fund the initial
12 public offering (“IPO”) of the Medical Company.

13
14 6. These securities were offered and sold in this state in issuer transactions. The Department of
15 Corporations has not issued a permit or other form of qualification authorizing any person to offer
16 and sell these securities in this state.

17
18 7. The Department of Corporations has not issued a certificate or other license authorizing
19 Bridgman, Coombs or Berenger Financial Group, L.L.C. to effect any transaction in, or induce or
20 attempt to induce the purchase or sale of, any securities in this state.

21
22 8. In connection with these offers and sales, Bridgman, Coombs and Berenger Financial Group,
23 L.L.C., misrepresented to investors that:

24 a. The Medical Company would soon “go public.” In fact, the Medical Company never
25 had an IPO.

26 b. Bridgman, Coombs and Berenger Financial Group, L.L.C. were authorized sales
27 representatives of the Medical Company. In fact, the Medical Company had no knowledge that
28

1 Bridgman, Coombs and Berenger Financial Group, L.L.C. were offering and selling common stock
2 on the company's behalf.

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4 Based upon the foregoing findings, the California Corporations Commissioner is of the
5 opinion that the common stock of the Medical Company is a security subject to qualification under
6 the California Corporate Securities Law of 1968 and is being or has been offered or sold without
7 being qualified in violation of Corporations Code section 25110. Pursuant to section 25532 of the
8 Corporate Securities Law of 1968, Kenneth Bridgman, Michael Anthony Coombs and Berenger
9 Financial Group, L.L.C. are hereby ordered to desist and refrain from the further offer or sale in the
10 State of California of securities, including but not limited to common stock, unless and until
11 qualification has been made under the law or unless exempt.

12
13 In addition, based upon the foregoing, the California Corporations Commissioner is of the
14 opinion that Kenneth Bridgman, Michael Anthony Coombs and Berenger Financial Group, L.L.C.
15 have effected transactions in securities as broker-dealers without having first applied for and secured
16 from the Commissioner a certificate, authorizing these person(s) to act in that capacity, in violation of
17 section 25210 of the Corporate Securities Law of 1968. Pursuant to section 25532 of the Corporate
18 Securities Law of 1968, Kenneth Bridgman, Michael Anthony Coombs and Berenger Financial
19 Group, L.L.C. are hereby ordered to desist and refrain from effecting any transactions in, or inducing
20 or attempting to induce the purchase or sale of, any security in this state, unless and until they have
21 applied for and secured from the Commissioner a certificate, then in effect, authorizing these persons
22 to act in that capacity.

23
24 Further, the California Corporations Commissioner is of the opinion that the securities of the
25 Medical Company were offered or sold in this state by means of written or oral communications
26 which included an untrue statement of a material fact or omitted to state a material fact necessary in
27 order to make the statements made, in the light of the circumstances under which they were made, not
28 misleading, in violation of section 25401 of the Corporate Securities Law of 1968. Pursuant to

1 section 25532 of the Corporate Securities Law of 1968, Kenneth Bridgman, Michael Anthony
2 Coombs and Berenger Financial Group, L.L.C. are hereby ordered to desist and refrain from offering
3 or selling or buying or offering to buy any security in the State of California, including but not
4 limited to common stock, by means of any written or oral communication which includes an untrue
5 statement of a material fact or omits to state a material fact necessary in order to make the statements
6 made, in the light of the circumstances under which they were made, not misleading.

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8 This Order is necessary, in the public interest, for the protection of investors and consistent
9 with the purposes, policies and provisions of the Corporate Securities Law of 1968.

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11 Dated: August 16, 2006

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13 PRESTON DuFAUCHARD
14 California Corporations Commissioner

15 By _____

16 ALAN S. WEINGER
17 Supervising Attorney
18 Enforcement Division

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