

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

TO: Lawrence Ford II
Heritage Funding Group, Inc
699 Mason Ave.
Daytona Beach, FL 32117

Adolf Kohn
I.C.R. Financial Center, Inc.
7863 Girard Ave. Suite 300
La Jolla, CA 92037

DESIST AND REFRAIN ORDER
(For violations of section 25110 of the Corporations Code)

The California Corporations Commissioner finds that:

1. At all relevant times, Heritage Funding Group, Inc. (“Heritage”), formerly known as Daytona Beach Finance Corporation, was a Florida corporation, formed in 1999 with offices located at 699 Mason Ave., Daytona Beach, FL 32117. Lawrence Ford II (“Ford”) was President of Heritage.

2. At all relevant times, I.C.R. Financial Center, Inc. (“ICR”) was a California corporation, formed in March 2002 with offices located at 7863 Girard Ave. Suite 300, La Jolla, CA 92037. At all relevant times Adolf Kohn (“Kohn”) was President and Chief Executive Officer of I.C.R.

3. Beginning in or around February 2003, Heritage, Ford, Kohn and ICR offered and sold securities in the form of Heritage 15% promissory notes, with a maturity date that ranged between one and five years, by means of unsolicited phone calls to both accredited and unaccredited investors. Heritage, Ford, Kohn and ICR sold at least \$13,000,000 worth of Heritage promissory notes to over 300 investors.

4. The purported purpose of Heritage in its \$25,000,000 Private Placement Memorandum dated February 2003 was to use the net proceeds from the sale of the notes, after the payment of all offering expenses, to purchase installment contracts originated by automobile dealers for financing the sale of pre-owned motor vehicles.

1 5. These securities were offered or sold in this state in issuer transactions. The
2 Department of Corporations has not issued a permit or other form of qualification authorizing any
3 person to offer and sell these securities in this state.

4 Based on the foregoing findings, the California Corporations Commissioner is of the
5 opinion that the Heritage promissory notes offered and sold by Heritage, Ford, ICR, and Kohn are
6 securities subject to qualification under the California Corporate Securities Law of 1968 (“CSL”) and
7 are being or have been offered or sold without being qualified or exempt, in violation of Section
8 25110 of the CSL.

9 Pursuant to Section 25532 of the CSL, Heritage Funding Group, Inc., Lawrence Ford II,
10 I.C.R. Financial Center, Inc. and Adolf Kohn are hereby ordered to desist and refrain from the further
11 offer or sale in the State of California of securities, including, but not limited to promissory notes,
12 unless and until qualification has been made under said law or unless exempt.

13 This Order is necessary, in the public interest, for the protection of investors and consistent
14 with the purposes, policies, and provisions of the CSL.

15 Dated: June 5, 2007

16 Los Angeles, California

PRESTON DUFAUCHARD

California Corporations Commissioner

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19 By _____
20 ALAN S. WEINGER
21 Lead Corporations Counsel
22 Enforcement Division
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