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

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

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

14 Dated: February 26, 2010
15 Los Angeles, California

16 PRESTON DuFAUCHARD
17 California Corporations Commissioner

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19 By _____
20 ALAN S. WEINGER
21 Deputy Commissioner
22 Enforcement Division
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