

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

_____)
IN THE MATTER OF: BERENGER FINANCIAL)
GROUP, KENNETH BRIDGMAN, MICHAEL)
COOMBS, LAURI CAMERON, TODD GROVER,)
and DAN DUCKWORTH.)
_____)

File No. 0500058

TEMPORARY ORDER OF PROHIBITION

TO THE RESPONDENTS: BERENGER FINANCIAL GROUP

7071 Warner Ave.
Suite f-620
Huntington Beach, CA 92647

BERENGER FINANCIAL GROUP
1500 E. Tropicana Ave.
Las Vegas, NV 89119

KENNETH BRIDGMAN
Vice President- Berenger Financial
2980 Irvine, #247
Justin, CA 92782

MICHAEL COOMBS
Member- Berenger Financial
370 E. Harmon Ave.
Las Vegas, NV 89109-7003

LAURI CAMERON
Customer Service Director-Berenger Financial Group
7071 Warner Ave.
Suite f-620
Huntington Beach, CA 92647

TODD GROVER
President- Berenger Financial
7071 Warner Ave.
Suite f-620
Huntington Beach, CA 92647

DAN DUCKWORTH
Principal- Berenger Financial
16892 Rockcreek Cir. Apt. #149
Huntington Beach, CA 92647-8312

**FOR SERVICE OF
PROCESS:**

RESIDENT AGENTS OF NEVADA, INC.
Registered Agent for Service of Process/Berenger
Financial Group
711 S. Carson St.
Carson City, NV 89701

On information and belief, I, Jesse White, Secretary of State of Illinois, through my designated representative, who has been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

BACKGROUND FACTS

1. Berenger Financial Group, LLP. ("Respondent BFG") is a Nevada Corporation entity with a last known addresses of; 1) 7071 Warner Ave., Suite F-620 in Huntington Beach, California, 92647; and 2) 1500 E. Tropicana Ave., Las Vegas, Nevada, 89119. Resident Agents of Nevada is the agent for service of process.
2. Kenneth Bridgman ("Respondent Bridgman") is a resident of California with a last known address of 2980 Irvine, Suite 247, in Justin, California. At all relevant times Respondent Bridgman held himself out as the Vice President of Respondent BFG.
3. Michael Coombs ("Respondent Coombs") is a resident of Nevada, with a last known address of 370 E. Harmon Ave., Las Vegas, Nevada, 89109-7003. At all relevant time Respondent Coombs held himself out as a Member of Respondent BFG.
4. Lauri Cameron ("Respondent Cameron") has a last known address of 7071 Warner Ave., Suite F-620 in Huntington Beach, California, 92647. At all relevant times Respondent Cameron held herself out as the Customer Service Director of Respondent BFG.
5. Todd Grover ("Respondent Grover") has a last known address of 7071 Warner Ave., Suite F-620 in Huntington Beach, California, 92647. At all relevant time Respondent Grover held himself out as a Member of Respondent BFG.
6. Dan Duckworth ("Respondent Duckworth") has a last known address of 16892 Rockcreek Cir. Apt. #149, Huntington Beach, CA 92647-8312 . At all relevant times Respondent Duckworth held himself out as a Member of Respondent BFG.

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7. In late April, 2004, Respondents Bridgman and Coombs cold-called an Illinois Resident (“Investor”) for the purpose of selling shares in a California company that sells home medical products (“Medical Company”).¹ Respondents told Investor that Medical Company was seeking private investors to provide capital for the company’s business expansion, and that the company would go public soon after.
8. Respondents sent to Investor by overnight mail what Respondents purported to be an informational packet about Medical Company and the alleged private placement (“Private Placement Memorandum”). The Private Placement Memorandum contained Respondent BFG’s telephone numbers, 1-800-704 3305 and 1-714-848-0114, to call for investment in Medical Company.
9. Medical Company, is, in fact a California Company that sells home medical products. However, it has its own in-house sales representative and did not authorize Respondents to act as its agent in selling its securities.
10. Moreover, the Private Placement Memorandum Respondents sent to Investor was not published by Medical Company, does not contain Medical Company’s contact telephone number, and it falsely advertises that Respondent BFG is the contact to obtain more information regarding investing in Medical Company. Respondents, as part of their scheme, had created the Private Placement Memorandum based on Medical Company’s publicly known corporate information
11. On May 4, 2004, Investor wired two-thousand dollars (\$2,000.00) to Respondent Bridgman and Respondent BFG, payable to both, for the purpose of investing into Medical Company.
12. On May 17, 2004, Investor wired an additional three-thousand dollars (\$3,000.00) to Respondent Bridgman and Respondent BFG, payable to both, for the purpose of increasing Investor’s investment into Medical Company.
13. On May 31, 2004, in furtherance of Respondents’ scheme, Respondents Cameron and BFG sent Investor a confirmation that his payments totaling \$5,000.00 were received. However, to date, Respondents have not sent Investor his stock certificate or other evidence of his share ownership. Respondents have also refused to answer their telephone or to return any of Investor’s calls.
14. In furtherance of Respondents’ scheme to defraud investors, on February 4, 2004, Respondents Duckworth and Grover had opened Respondent BFG’s Bank of America account, #23419-16279. Respondent Duckworth opened the account as an authorized Member of Respondent BFG and is also listed as an authorized signatory. However, the drivers license and social security numbers Respondent

¹ The Medical Company’s name was used by the Respondents to further their fraudulent scheme and the Department’s investigation did not find any evidence that it was aware of or condoned the Respondents’ fraudulent activity, therefore, its name has been withheld from this Order.

Duckworth provided are fraudulent. Respondent BFG's bank account also lists Respondent Grover as an authorized signatory, with a fraudulent driver's license and social security numbers.

15. The activities set forth in paragraphs 7 through 11, above, constitute an offer and sale of stock by Respondents to Investor, and therefore a security, as those terms are defined in Sections 2.1, 2.5, and 2.5a of the Illinois Securities Law of 1953, 815 ILCS 5/1 *et seq.* ("The Act").

COUNT I Against Each Respondent
RESPONDENTS ARE NOT REGISTERED AS DEALERS, OR AS
SALESPERSONS
Section 12(C) violation

- 1-15. The Secretary of State re-alleges and incorporates paragraphs 1 through 15, above, as paragraphs 1-15 of this Count I.
16. Section 12.A of The Act states, *inter alia*, that it shall be a violation of this Act for any person to offer or sell any security except in accordance with the provisions of this act. 815 ILCS 5/12.A.
17. Section 8 of The Act states, *inter alia*, that every dealer, salesperson, investment advisor and investment advisor representative shall be registered as such with the Secretary of State. 815 ILCS 5/8
18. Section 12.C of The Act states that it shall be a violation of the provisions of this Act for any person to, "act as a dealer, salesperson, investment advisor, or investment advisor representative, unless registered as such, where such registration is required, under the provisions of this Act." 815 ILCS 5/12.C.
19. Respondents are not and were never registered as Dealers or as Salespersons in the State of Illinois.
20. By virtue of the activities in Paragraphs 7 through 19, Respondents violated Sections 12.A and 12.C of the Act.

COUNT II Against Each Respondent
RESPONDENTS' PRACTICES WORKED A FRAUD OR DECEIT
Section 12(F) violation

- 1-15. The Secretary of State re-alleges and incorporates paragraphs 1 through 15, above, as paragraphs 1-15 of this Count II.
16. Section 12.F of The Act states that it shall be a violation of the provisions of this Act for any person to, "engage in any transaction, practice or course of business in

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connection with the sale or purchase of securities which works or tends to work a fraud or deceit upon the purchaser or seller thereof.” 815 ILCS 5/12(F).

17. By virtue of the activities in Paragraphs 7 through 15, above, Respondents violated Section 12.F of the Act.

COUNT III Against Each Respondent
RESPONDENTS MADE UNTRUE STATEMENTS OF FACT
Section 12(G) violation

- 1-15. The Secretary of State re-alleges and incorporates paragraphs 1 through 15, above, as paragraphs 1-15 of this Count III.
16. Section 12.G of the Act states that it shall be a violation of the provisions of this Act for any person to, “obtain money or property through the sale of securities by means of any untrue statement of a material fact or any omission to state a material fact necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading.” 815 ILCS 5/12(G).
17. By virtue of the activities in Paragraphs 7 through 15, above, Respondents violated Section 12.G of the Act.

COUNT IV Against Each Respondent
RESPONDENTS EMPLOYED A DEVICE AND SCHEME TO DEFRAUD
Section 12(I) violation

- 1-15. The Secretary of State re-alleges and incorporates paragraphs 1 through 15, above, as paragraphs 1-15 of this Count IV.
16. Section 12.I of the Act states that it shall be a violation of the provisions of this Act for any person to, “employ any device, scheme, or artifice to defraud in connection with the sale or purchase of any security, directly or indirectly. 815 ILCS 5/12(I).
17. By virtue of the activities in Paragraphs 7 through 15, above, Respondents violated Section 12.I of the Act.

PROHIBITION

18. That the aforementioned findings are based upon credible evidence.
19. That Section 11.F (2) of the Act provides, *inter alia*, that the Secretary of State may temporarily prohibit the offer or sale of securities by any person, without notice and prior hearing, if the Secretary of State shall deem it necessary to prevent an imminent violation of the Act or to prevent losses to investors that will occur as a result of prior violations of the Act.

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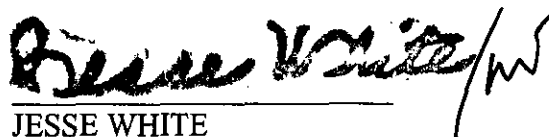
20. That the entry of this Temporary Order prohibiting Respondents Berenger Financial Group, Kenneth Bridgman, Michael Coombs, Lauri Cameron, Todd Grover, and Dan Duckworth from offering or selling securities in the State of Illinois is in the public interest and for the protection of the investing public and is consistent with the purposes intended by the provisions of the Act.

NOW THEREFORE IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 11.F of the Act, **Respondents Berenger Financial Group, Kenneth Bridgman, Michael Coombs, Lauri Cameron, Todd Grover, and Dan Duckworth are PROHIBITED** from offering or selling securities in or from this State until the further Order of the Secretary of State.

NOTICE is hereby given that Respondents may request a hearing on this matter by transmitting such request in writing to the Director, Illinois Securities Department, 69 W. Washington Street, Suite 1220, Chicago, Illinois 60602. Such request must be made within thirty (30) calendar days of the date of entry the Temporary Order of Prohibition. Upon receipt of a request for hearing, a hearing will be scheduled as soon as reasonably practicable. A request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for sixty days from the date the hearing request is received by the Department.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) CALENDAR DAYS AFTER ENTRY OF THIS TEMPORARY ORDER OF PROHIBITION SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND SHALL CONSTITUTE SUFFICIENT BASIS TO MAKE THIS TEMPORARY ORDER OF PROHIBITION FINAL.

Dated: This 18th day of October 2005.



JESSE WHITE
Secretary of State
State of Illinois

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