

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

TO: **KENDRA BERNAL**
The Funding Tree, Inc.
The Integrity Group
Integrity Funding

P.O. Box 1016
Mira Loma, CA 91752

6141 Riverside Avenue, #1
Riverside, CA 92506
or
10263 50th Street
Mira Loma, CA 91752

DESIST AND REFRAIN ORDER

The California Corporations Commissioner (“Commissioner”) finds that:

1. At all relevant times, **Kendra Bernal** is and has been the president of **The Funding Tree, Inc.** (“**The Funding Tree**”), a California corporation. She is also associated with the entities **The Integrity Group** and **Integrity Funding**.
2. Beginning in or about July of 2001, Kendra Bernal and The Funding Tree held themselves out as being engaged in the business of making consumer and/or commercial loans.
3. In multiple transactions involving consumers in multiple states, including Illinois, Florida, and Texas, Kendra Bernal and The Funding Tree represented to consumers that they would provide the consumers funding for purchases of commercial vehicles. In reliance upon those representations by Kendra Bernal and The Funding Tree, multiple consumers entered into contracts with dealers for the purchase of, and took possession of, commercial vehicles.
4. Kendra Bernal and The Funding Tree also entered into agreements with consumers whereby Kendra Bernal and The Funding Tree promised that they would fund loans to the consumers. The consumers provided valuable consideration to Kendra Bernal and The Funding Tree in exchange for those promises.
5. The agreements to make the loans were entered into in the State of California, but the

Commissioner has not issued a license pursuant to Financial Code section 22100 authorizing Kendra Bernal or The Funding Tree to engage in the business of a finance lender or broker.

Accordingly, the Commissioner is of the opinion that Kendra Bernal and The Funding Tree have been and are engaged in business as finance lenders or brokers without a license from the Commissioner in violation of the California Finance Lenders Law, Financial Code section 22000 et seq. ("CFLL"), and therefore orders them to desist and refrain from such activities and from further violations of this division, whether acting individually, jointly, or under other names or through other entities. This Order is issued pursuant to CFLL section 22712 on the ground that it is necessary, in the public interest, for the protection of consumers and consistent with the purposes, policies and provisions of the CFLL.

Dated: January 29, 2002
Sacramento, California

DEMETRIOS A. BOURTRIS
California Corporations Commissioner

By _____
VIRGINIA JO DUNLAP
Acting Supervising Counsel
Enforcement and Legal Services