

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

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

TO: Capital Group One, Inc.  
Cristhian Gamez, aka Cristhian Gamez Manriquez  
Esperanza Gonzalez  
18000 Studebaker Road, Suite 700  
Cerritos, CA 90703

Alfredo Gonzalez  
13337 E. South Street, Unit 201  
Cerritos, CA 90703

**DESIST AND REFRAIN ORDER**  
**(For violations of sections 25110 and 25401 of the Corporations Code)**

The California Corporations Commissioner finds that:

1. Capital Group One, Inc. (“Capital Group One”) is a California corporation with its principal place of business at 18000 Studebaker Road, Suite 700, Cerritos, California 90703. It was incorporated on August 5, 2005.
2. Cristhian Gamez, also known as Cristhian Gamez Manriquez (“Gamez”), acted both individually and as the President and control person of Capital Group One. Gamez is also the President of GMC Mortgage, Inc., a California corporation with its principal place of business at 18000 Studebaker Road, Suite 700, Cerritos, California 90703.
3. Esperanza Gonzalez acted both individually and as Secretary and control person of Capital Group One.
4. At all relevant times, Alfredo Gonzalez acted as an individual.

1  
2           5.       Beginning in or about January 2006, Gamez, Esperanza Gonzalez, and Capital Group  
3 One offered and sold securities in the form of common stock in Capital Group One to California  
4 residents. Gamez, Esperanza Gonzalez, and Capital Group One sold these securities to at least four  
5 California residents.

6  
7           6.       Each investor paid \$10,000 for 10,000 shares of common stock, or ten percent  
8 ownership, in Capital Group One.

9  
10          7.       Gamez solicited investors personally and by word of mouth.

11  
12          8.       In connection with these offers and sales, Gamez misrepresented that each ten percent  
13 shareholder would receive ten percent of Capital Group One's profits every quarter. In fact, investors  
14 have never received any profit.

15  
16          9.       Beginning on or about May 31, 2005, Gamez offered and sold securities in the form of  
17 an investment contract whereby, in exchange for an investment of approximately \$65,000, Gamez  
18 promised that the investor would become the sole owner of a home that was then in danger of  
19 foreclosure. Gamez sold these securities to at least two California residents.

20  
21          10.       In connection with the first offer and sale of this security, Gamez misrepresented that  
22 the investment of \$65,000 would be used to prevent foreclosure. In fact, at the time that Gamez  
23 solicited the investment of \$65,000, the home was already in foreclosure. The foreclosure sale took  
24 place in or about August 2005 without the investor's knowledge, leaving the investor with no  
25 ownership interest in the property.

26  
27          11.       In or about 2005, Alfredo Gonzalez offered and sold securities in the form of an  
28 investment contract whereby, in exchange for an investment of \$175,000, Alfredo Gonzalez promised

1 that the investor would become the owner of a plot of undeveloped land in Los Angeles County which  
2 could be developed and then re-sold for a profit. Alfredo Gonzalez sold these securities to at least one  
3 California resident.

4  
5 12. In connection with this offer and sale, Alfredo Gonzalez misrepresented that the  
6 investment would generate profit because the land was ready to be developed and could then be re-  
7 sold at a profit. Gonzalez misrepresented that he had already submitted plans to the local authorities in  
8 order to obtain the necessary permits to develop the land. In fact, Gonzalez has never submitted any  
9 plans for the development of this land to any authority and had no reason to believe the land could be  
10 developed.

11  
12 13. In or about 2005, Alfredo Gonzalez offered and sold securities in the form of an  
13 investment contract whereby, in exchange for an investment of \$60,000, Gonzalez promised that the  
14 investor would obtain an interest in land and would receive interest periodically as well as a return of  
15 principal. Alfredo Gonzalez sold these securities to at least one California resident.

16  
17 14. In connection with this offer and sale, Alfredo Gonzalez misrepresented that the  
18 investor would receive interest periodically as well as a return of principal. In fact, the investor has  
19 received only \$30,000 in repayment of his principal and has never received any profit.

20  
21 15. These securities were offered or sold in this state in issuer transactions. The  
22 Department of Corporations has not issued a permit or other form of qualification authorizing any  
23 person to offer or sell these securities in this state.

24  
25 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion  
26 that the investments that are being or have been offered or sold by Capital Group One, Inc., Cristhian  
27 Gamez, Esperanza Gonzalez, and Alfredo Gonzalez are securities subject to qualification under the  
28 California Corporate Securities Law of 1968 and are being or have been offered or sold without being

1 qualified in violation of Corporations Code section 25110. Pursuant to section 25532 of the Corporate  
2 Securities Law of 1968, Capital Group One, Inc.; Cristhian Gamez, aka Cristhian Gamez Manriquez;  
3 Esperanza Gonzalez; and Alfredo Gonzalez are hereby ordered to desist and refrain from the further  
4 offer or sale in the State of California of securities, including but not limited to stock and investment  
5 contracts, unless and until qualification has been made under the law or unless exempt.  
6

7 Further, the California Corporations Commissioner is of the opinion that the securities of  
8 Capital Group One, Gamez, and Alfredo Gonzalez were offered or sold in this state by means of  
9 written or oral communications which included an untrue statement of a material fact or omitted to  
10 state a material fact necessary in order to make the statements made, in the light of the circumstances  
11 under which they were made, not misleading, in violation of section 25401 of the Corporate Securities  
12 Law of 1968. Pursuant to section 25532 of the Corporate Securities Law of 1968, Capital Group One,  
13 Inc.; Cristhian Gamez, aka Cristhian Gamez Manriquez; and Alfredo Gonzalez are hereby ordered to  
14 desist and refrain from offering or selling any security in the State of California, including but not  
15 limited to stock and investment contracts, by means of any written or oral communication which  
16 includes an untrue statement of material fact or omits to state a material fact necessary in order to  
17 make the statements made, in light of the circumstances under which they were made, not misleading.  
18

19 This Order is necessary, in the public interest, for the protection of investors and consistent  
20 with the purposes, policies, and provisions of the Corporate Securities Law of 1968.  
21

22 Dated: November 29, 2007  
23 Los Angeles, California

24 PRESTON DuFAUCHARD  
25 California Corporations Commissioner

26 By: \_\_\_\_\_  
27 ALAN S. WEINGER  
28 Lead Corporations Counsel  
Enforcement Division