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FILED

JAN 14 2014

BUREAU OF REAL ESTATE

By: L. Frost

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

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To: MFG CAPITAL GROUP and ABEL GONZALEZ LOPEZ.	NO. H-6066 SAC ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Bureau of Real Estate ("Bureau") has caused an investigation to be made of the activities of MFG CAPITAL GROUP ("MFG") and ABEL GONZALEZ LOPEZ ("GONZALEZ LOPEZ"). Based upon that investigation, the Commissioner has determined that MFG and GONZALEZ LOPEZ have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code") including acting in the capacity of, advertising, or assuming to act as real estate brokers in the State of California within the meaning of Section 10131(d) (soliciting borrowers and/or lenders, and/or performing services for borrowers and/or lenders in connection with loans secured by real property) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code).

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FINDINGS OF FACT

1. At no time herein mentioned has MFG been licensed by the Bureau in any capacity.

2. At no time herein mentioned has GONZALEZ LOPEZ been licensed by the Bureau in any capacity.

3. During the periods of time set forth below, MFG and GONZALEZ LOPEZ performed activities requiring a real estate broker license and negotiated to do one or more of the following acts for or in expectation of compensation on behalf of another or others: solicited borrowers or lenders for and/or negotiated loans, and/or performed services for borrowers or lenders in connection with loans secured directly or collaterally by liens on real property or on a business opportunity.

4. On about March 12, 2013, a Special Investigator ("Investigator") for the Bureau's Sacramento District Office observed a website advertisement for MFG and GONZALEZ LOPEZ at the following web address: http//abelglopez.mfgcapitalgroup.com. The website advertisement stated that MFG "is a bridge loan specialty finance company providing short-term loans collateralized by real estate or other quick-sale collateral."

5. On or about March 13, 2013, the Investigator, using an alias, contacted GONZALEZ LOPEZ by telephone under the pretense that the Investigator was a potential client of MFG who owned a home in Sacramento County. GONZALEZ LOPEZ explained to the Investigator that an MFG affiliated investor would purchase the Investigator's note and then GONZALEZ LOPEZ would help the Investigator obtain a new loan to pay off the MFG affiliated investor within about 30 days. GONZALEZ LOPEZ also stated that he has a relationship with an associate who is a licensed broker ("Associate") and that GONZALEZ LOPEZ uses Associate's brokerage to "do loans". He also told the Investigator that he would take the Investigator's application, obtain all of his income documentation and submit the loan through the Associate's brokerage.

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CONCLUSIONS OF LAW

6. Based on the Findings of Fact contained in Paragraphs 1 through 5, MFG and GONZALEZ LOPEZ have performed and/or participated in mortgage loan activities which require a real estate license under Code Sections 10130 and 10131(d) during a period of time when neither MFG nor GONZALEZ LOPEZ were licensed by the Bureau in any capacity.

DESIST AND REFRAIN ORDER

Based upon the Findings of Fact and Conclusions of Law stated herein, MFG CAPITAL GROUP and ABEL GONZALEZ LOPEZ, ARE HEREBY ORDERED to immediately Desist and Refrain from performing any acts within the State of California for which a real estate broker license is required, and in particular, to immediately Desist and Refrain from providing or participating in property management services for others and for compensation unless and until they, individually, obtain an appropriate license issued by the Bureau.

DATED: 1/14/2014

REAL ESTATE COMMISSIONER

Wayne S. Bell

- NOTICE -

Business and Professions Code Section 10139 provides that, "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars ($60,000) ..."