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FILED

JAN 14 2014

BUREAU OF REAL ESTATE
By: *[Signature]*

8 STATE OF CALIFORNIA
9 BUREAU OF REAL ESTATE

10 * * *

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

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

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1 FINDINGS OF FACT

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

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

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

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

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

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1 CONCLUSIONS OF LAW

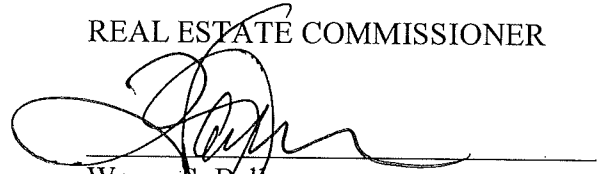
2 6. Based on the Findings of Fact contained in Paragraphs 1 through 5, MFG and
3 GONZALEZ LOPEZ have performed and/or participated in mortgage loan activities which
4 require a real estate license under Code Sections 10130 and 10131(d) during a period of time
5 when neither MFG nor GONZALEZ LOPEZ were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

6 DESIST AND REFRAIN ORDER

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

15 DATED: 1/14/2014

16 REAL ESTATE COMMISSIONER

17 
18 Wayne S. Bell

19 - NOTICE -

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21 Business and Professions Code Section 10139 provides that, "Any person acting
22 as a real estate broker or real estate salesperson without a license or who advertises using words
23 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
24 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
25 imprisonment in the county jail for a term not to exceed six months, or by both fine and
26 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
27 (\$60,000) ..."