

1 STATE OF CALIFORNIA
2 BUSINESS, TRANSPORTATION AND HOUSING AGENCY
3 DEPARTMENT OF CORPORATIONS
4

5 TO: **Jeff Lowrance**
6 **Mentor Investing Group, Inc.**
7 **www.mentorinvestinginc.com**
8 **501 W. Broadway**
9 **Plaza "A" - #403**
10 **San Diego, CA 92101**

11 **DESIST AND REFRAIN ORDER**

12 **(For violations of section 29520 of the Corporations Code)**

13 The California Corporations Commissioner finds that:

14 1. At all relevant times, Mentor Investing Group, Inc. ("Mentor Investing") conducted
15 business at 501 W. Broadway, Plaza "A" - #403, San Diego, CA 92101. Jeff Lowrance
16 ("Lowrance") was a purported principal of Mentor Investing.

17 2. Beginning in at least March 2006, and continuing thereafter, Mentor Investing and
18 Lowrance, through its Internet site www.mentorinvestinginc.com, sold or purchased, or offered to
19 sell or purchase commodities under commodities contracts, or offered to enter into, or entered into, as
20 sellers or purchasers any commodity contracts in the state of California.

21 3. The commodity contracts Mentor Investing, Lowrance and
22 www.mentorinvestinginc.com offered and sold, or offered to enter into or entered into as sellers or
23 purchasers on behalf of investors, were primarily for speculative and investment purposes, in that, the
24 contracts were purchased, sold, and entered into based on quoted price changes and fluctuations in
25 particular currencies, rather than as a means of acquiring the physical commodities.

26 4. The foreign currencies purchased or sold, or offered to be purchased or sold under
27 commodity contracts were commodities within the meaning of section 29504 of the California
28 Commodity Law of 1990.

1 Based upon the foregoing findings, the California Corporations Commissioner is of the
2 opinion that Mentor Investing, Lowrance and www.mentorinvestinginc.com purchased, or offered to
3 sell or purchase commodities under commodities contracts, or offered to enter into, or entered into, as
4 sellers or purchasers any commodity contracts.

5 Pursuant to Section 29542 of the California Commodity Law of 1990, Mentor Investing
6 Group Inc., Jeff Lowrance and www.mentorinvestinginc.com are hereby ordered to desist and refrain
7 from the further offer or sale of commodities, including but not limited to foreign currency contracts,
8 or from the further offer to enter into, or from entering into, as sellers or purchasers, any commodity
9 contracts, in the state of California, unless and until such activity is not in violation of Corporations
10 Code section 29520 of said law.

11 This Order is necessary, in the public interest, for the protection of investors and consistent
12 with the purposes, policies, and provisions of the California Commodity Law of 1990.

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14 Dated: September 13, 2006
15 Los Angeles, California

16 PRESTON DuFAUCHARD
17 California Corporations Commissioner

18
19
20 By _____
21 ALAN S. WEINGER
22 Supervising Attorney
23 Enforcement Division