

**STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF BUSINESS OVERSIGHT**

TO: Americans Helping America, Inc., d.b.a. AHA, AHA-Chamber of Commerce
Community Independent Business Owner, Inc., d.b.a. CIBO
www.americanshelpingamerica.com
Jeffrey A. Sevier
Helaman Hansen

9795 Business Park Drive, Suite A
Sacramento, CA 95827

8359 Elk Grove Florin Road
Elk Grove, CA 95829

8464 Banyon Tree Court
Elk Grove, CA 95624

**DESIST AND REFRAIN ORDER
(For violations of section 25110 of the Corporations Code)**

The Commissioner of Business Oversight finds that:

1. At all relevant times, Americans Helping America, Inc., d.b.a. AHA, AHA-Chamber of Commerce (“AHA”) is a non-profit mutual benefit corporation with a principal place of business at 9795 Business Park Drive, Suite A, Sacramento, CA 95827 and at 8464 Banyon Tree Court, Elk Grove, CA 95624. AHA conducts business by way of their website at www.americanshelpingamerica.com, telephone number (916) 382-4839 and email at admin@ahaus.us. AHA purports to assist small and medium sized American companies to promote and market their products in America and internationally. AHA also purports to offer immigration and adult adoption services, business marketing products or services, and educational training programs. AHA finally purports to provide television and radio programming for marketing purposes that may be accessed by consumers at any time of the day or night through video streaming.

2. At all relevant times, Community Independent Business Owner, Inc., d.b.a. CIBO (“CIBO”) is a corporation with a principal place of business at 8359 Elk Grove Florin Road, Elk Grove, CA 95829. CIBO conducts business by way of AHA’s website at

1 www.americanshelpingamerica.com and telephone number (916) 382-4839. CIBO represents that it
2 is the parent company of AHA. CIBO engages in various business activities including, but not
3 limited to, retail and marketing activities. CIBO represents to consumers that it is also an “import
4 export company.”

5 3. At all relevant times, Jeffrey A. Sevier (“Sevier”) asserts to investors that he is the
6 “CEO” or chief executive officer of AHA. However, AHA’s Statement of Information for 2015 as
7 filed with the California Secretary of State asserts that Sevier is the chief financial officer of AHA
8 and Helaman Hansen is the “CEO” or chief executive officer of AHA. Sevier also does business at
9 9795 Business Park Drive, Suite A, Sacramento, CA 95827 and at 8464 Banyon Tree Court, Elk
10 Grove, CA 95624. Sevier conducts business on behalf of AHA and CIBO by way of telephone
11 number (916) 382-4839 and email at jeffrey.sevier@aha.us.

12 4. At all relevant times, Helaman Hansen is the “CEO” or chief executive officer and
13 representative of CIBO (“Hansen”). Hansen is also the “CEO” or chief executive officer and a
14 representative of AHA. Hansen also does business at 8359 Elk Grove Florin Road, Elk Grove, CA,
15 95829. Helaman conducts business on behalf of AHA and CIBO by way of telephone number (916)
16 382-4839.

17 5. Beginning in at least July, 2015 to present, AHA, CIBO, Sevier, and Hansen offered
18 or sold securities in the form of stock in CIBO. AHA, CIBO, Sevier, and Hansen offered or sold
19 these securities to consumers from their website at www.americanshelpingamerica.com by way of the
20 following terms: Consumers pay to AHA, CIBO, Sevier, or Hansen an annual fee varying in
21 amounts. In exchange for this fee, consumers receive stock in CIBO. Consumers also receive the
22 option to purchase between two thousand (2,000) to ten thousand (10,000) more shares of stock,
23 presumably common stock, in CIBO at one dollar (\$1) per share each year thereafter. In addition to
24 the CIBO stock and option to purchase more CIBO stock, consumers receive access to radio or
25 television events, photos and videos, and other business marketing services. AHA, CIBO, Sevier or
26 Hansen represent to consumers that “as the company [C I B O] grows and expands the stock will
27 go up. So the stocks you receive now will have more value in the coming years.”
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1 6. These securities in the form of stock in CIBO were offered or sold in California in
2 issuer transactions. The Department of Business Oversight has not issued a permit or other form of
3 qualification authorizing any person, including but not limited to AHA, CIBO, Sevier, and Hansen to
4 offer and/or sell these securities in California. These securities are or have been offered or sold
5 without being qualified or exempt, in violation of Corporations Code section 25110.

6 Based on the foregoing findings, the Commissioner of Business Oversight finds that the stock
7 in CIBO offered and/or sold by Americans Helping America, Inc., d.b.a. AHA, AHA-Chamber of
8 Commerce, www.americanshelpingamerica.com, Community Independent Business Owner, Inc.,
9 d.b.a. CIBO, Jeffrey A. Sevier, and Helaman Hansen are securities subject to qualification under the
10 Corporations Code. This stock is or has been offered or sold without being qualified or exempt, in
11 violation of Corporations Code section 25110.

12 Pursuant to Corporations Code section 25532, Americans Helping America, Inc., d.b.a. AHA,
13 AHA-Chamber of Commerce, www.americanshelpingamerica.com, Community Independent
14 Business Owner, Inc., d.b.a. CIBO, Jeffrey A. Sevier, and Helaman Hansen are hereby ordered to
15 desist and refrain from the further offer or sale in California of securities, including, but not limited to
16 stock in CIBO unless and until qualification has been made under said law or unless exempt.

17 This Order is necessary, in the public interest, for the protection of investors and consistent
18 with the purposes, policies, and provisions of the Corporations Code.

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20 Dated: March 28, 2016

21
22 JAN LYNN OWEN
23 Commissioner of Business Oversight

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25 By _____
26 MARY ANN SMITH
27 Deputy Commissioner
28 Enforcement Division