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

TO: Diversity Capital Investments, Inc.
Diversity Capital de Mexico
Diversity Capital Bancorp de Mexico
Socorro Terlizzi
Ricardo De Anda

3404 Bonita Road
Chula Vista, CA 91910

www.diversitycapitalinvestments.com
www.diversitydemexico.com
www.dcbm.com
www.diversitycapital.co.nz

DESIST AND REFRAIN ORDER

(For violations of sections 25110 and 25401 of the Corporations Code)

The California Corporations Commissioner finds that:

1. Diversity Capital Investments, Inc. (hereinafter, "Diversity Capital") is, and was at all relevant times herein, a California corporation with its registered address at 3404 Bonita Road, Chula Vista, CA 91910. Diversity Capital maintained a website at www.diversitycapitalinvestments.com, which is now inactive and a parked domain.
2. Diversity Capital de Mexico is, and was at all relevant times herein, an unknown foreign entity doing business at 3404 Bonita Road, Chula Vista, CA 91910. Diversity Capital de Mexico maintained a website at www.diversitydemexico.com, which will now direct users to www.diversitycapital.co.nz.
3. Diversity Capital Bancorp de Mexico is, and was at all relevant times herein, an unknown foreign entity. Diversity Capital Bancorp de Mexico maintained a website at www.dcbm.com, which will now direct users to www.diversitycapital.co.nz.

1 4. In 2008, Diversity Capital de Mexico in a letter to investors announced the opening of
2 Diversity Capital Bancorp de Mexico. Diversity Capital Bancorp de Mexico and Diversity Capital de
3 Mexico (collectively, "DCBM") teamed up and share gains, investors and the same website.

4 5. Socorro Terlizzi (hereinafter, "Terlizzi") is, and was at all relevant times herein, the president
5 of Diversity Capital.

6 6. Ricardo De Anda (hereinafter, "De Anda") is an account executive for Diversity Capital. De
7 Anda also signed the loan agreements and the promissory notes for Diversity Capital.

8 7. Joel Ley, Jr. (hereinafter, "Ley") is, and was at all relevant times herein, the office manager
9 for Diversity Capital. Ley further has identified himself as as the account manager for Diversity
10 Capital. Ley is an administrator for DCBM's website.

11 8. DCBM and Diversity Capital have the same address and share the same representative, Ley.

12 9. Referring to Diversity Capital on its website and announcing that "Diversity Capital
13 Investments has partnered with LifeConnect", DCBM describes its vision, a "collaboration of various
14 entities and diverse programs" to connect individuals with comprehensive programs enabling
15 "psycho-social developmental growth".

16 10. Beginning in 2007, De Anda, Terlizzi, Diversity Capital, and DCBM offered and sold
17 securities, in the form of promissory notes and loan agreements.

18 11. These promissory notes and loan agreements are securities pursuant to California
19 Corporations Code section 25019.

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

23 13. DCBM claims that its plan is structured as a loan, where the investor is the lender and DCBM
24 is the borrower. DCBM guaranteed "a forty eight percent (48%) annual return" on investment,
25 "concentrating on low risk, high yield investments". DCBM also offered investors "access to the
26 many benefits that the Forex Market gives to investors". DCBM claimed to represent one of the
27 "largest private funds in the market".
28

1 14. Similar to DCBM’s claim, Diversity Capital also claims that its plan is structured as a loan,
2 where the investor is the lender and Diversity Capital is the borrower. “This enables us to execute a
3 note which guarantees your capital and the rate of return on your money.”

4 15. In connection with the offer and sale of securities, Terlizzi, Diversity Capital, and Diversity
5 Capital de Mexico made untrue statements of material facts including the following:

- 6 a. Guaranteeing an annual return on investment. In fact, investors’ monies were subject
7 to risk of loss and did experience a loss.
- 8 b. Investors could withdraw money from the plan every month or withdraw the entire
9 account by giving thirty days notice. At least one investor did request a return of his
10 or her investment and Diversity Capital refused to return the investor’s monies upon
11 demand and notice.

12 Based upon the foregoing findings, the California Corporations Commissioner is of the
13 opinion that the promissory notes and loan agreements offered and sold by Ricardo De Anda, Socorro
14 Terlizzi, Diversity Capital Investments, Inc., Diversity Capital de Mexico and Diversity Capital
15 Bancorp de Mexico are securities subject to qualification under the California Corporate Securities
16 Law of 1968 and are or have been offered and sold without being qualified, in violation of California
17 Corporations Code section 25110.

18 Furthermore, the California Corporations Commissioner is of the opinion that the securities
19 offered and sold by Socorro Terlizzi, Diversity Capital Investments, Inc., and Diversity Capital de
20 Mexico were offered and sold in this state by means of written or oral communications which
21 included an untrue statement or statements of a material fact or omitted to state a material fact or
22 facts necessary in order to make the statements made, in the light of the circumstances under which
23 they were made, not misleading, in violation of California Corporations Code section 25401.

24 Pursuant to section 25532 of the Corporations Code, Ricardo De Anda, Socorro Terlizzi,
25 Diversity Capital Investments, Inc., Diversity Capital de Mexico and Diversity Capital Bancorp de
26 Mexico are hereby ordered to desist and refrain from the offer and sale of securities in the State of
27 California, including but not limited promissory notes and loan agreements, both unless and until
28 qualification has been made under the law or unless exempt.

1 Furthermore, pursuant to section 25532 of the Corporations Code, Socorro Terlizzi, Diversity
2 Capital Investments, Inc., and Diversity Capital de Mexico are further ordered to desist and refrain
3 from the offer and sale of securities in the State of California, including but not limited promissory
4 notes and loan agreements, by means of any written or oral communication which includes an untrue
5 statement of a material fact or omits to state a material fact necessary in order to make the statements
6 made, in the light of the circumstances under which they were made, not misleading.

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

9
10 Dated: August 5, 2009
11 Los Angeles, California

PRESTON DuFAUCHARD
California Corporations Commissioner

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14 By _____
15 ALAN WEINGER
16 Deputy Commissioner
17 Enforcement Division
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