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

TO: Joseph Castro
Citycal Financial Corporation
List for Kids Dublin, LLC
5763 Idlewood Street
Dublin, CA 94568
and
11875 Dublin Blvd., Ste. B-133
Dublin, CA 94568

DESIST AND REFRAIN ORDER
(For violations of section 25110 and 25401 of the Corporations Code)

The California Corporations Commissioner (“Commissioner”) finds that:

1. At all relevant times, Joseph Castro (“Castro”), an individual, was the President of Citycal Financial Corporation (“Citycal”) and the Manager of List for Kids Dublin, LLC (“List for Kids”). Citycal is a Nevada Corporation, incorporated on May 8, 2002, with a last known business address of 11875 Dublin Blvd., Ste. B-133, Dublin, California 94568. List for Kids is a California limited liability company, incorporated on December 12, 2005, also with a last known business address of 11875 Dublin Blvd., Ste. B-133, Dublin, California 94568. The Commissioner is informed and believes that the Dublin Boulevard address for both of the above mentioned businesses is closed and that the businesses have no official street addresses at this time.
2. Beginning in or around 2005, Castro, Citycal, and List for Kids offered and sold investment opportunities in the form of promissory notes or investment contracts in Citycal and List for Kids (hereinafter, the “securities”).
3. The securities offered and sold by Castro, Citycal, and List for Kids were not qualified for sale in the State of California.

1 4. Castro, Citycal, and List for Kids offered and sold these securities in California by means of
2 both written and oral misrepresentations and omissions of material facts, including:

3 a. Castro, Citycal, and List for Kids misrepresented the nature and source of the expected
4 returns on the securities;

5 b. Castro, Citycal and List for Kids misrepresented the risk of loss involved in the
6 purchase of the securities;

7 c. Castro, Citycal and List for Kids failed to disclose that the securities did not result in an
8 equity stake for the investor(s) in either of the companies;

9 Based upon the foregoing, the Commissioner is of the opinion that these investment
10 opportunities that were offered and sold in the State of California by Castro, Citycal and List for Kids
11 are securities under the California Corporate Securities Law of 1968. (Corp. Code § 25019.) Further,
12 the Commissioner is of the opinion that the securities were not qualified for sale in the State of
13 California in violation of California Corporations Code section 25110. In addition, the Commissioner
14 is of the opinion that the securities were offered or sold in this state by means of written or oral
15 communications which included untrue statements of a material fact or omitted to material facts
16 necessary in order to make the statements made, in the light of the circumstances under which they
17 were made, not misleading, in violation of Corporations Code section 25401.

18 Pursuant to section 25532 of the Corporate Securities Law of 1968, Joseph Castro, Citycal
19 Financial Corporation, and List for Kids Dublin, LLC, and any associated individuals, partnerships,
20 corporations, or companies are hereby ORDERED:

21 (1) To desist and refrain from the further offer or sale in the State of California of
22 securities, including but not limited to promissory notes or investment contracts, unless and until
23 qualification has been made under the law or unless exempt; and,

24 (2) To desist and refrain from the offer and sale of any and all securities in this state by
25 means of written or oral communications which include any untrue statements of material fact or any
26 omission of a material fact necessary in order to make the statements made, in the light of the
27 circumstances under which they were made, not misleading.

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

Dated: January 6, 2009
Sacramento, California

Preston DuFauchard
California Corporations Commissioner

By _____
Alan S. Weinger
Lead Corporations Counsel
Enforcement Division