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

TO: Michael Bucchianeri
291 S. Foothill Blvd.
Cloverdale, California 95425

And

Sonoma Financial Group, L.L.C.
8912 Heritage Drive
Windsor, California 95492

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

The California Corporations Commissioner finds that:

1. At all relevant times, Michael Bucchianeri (hereinafter, "Bucchianeri ") was a general partner in Sonoma Financial Group, L.L.C.

2. Sonoma Financial Group, L.L.C., is a California limited liability company formed on September 19, 2000.

3. Beginning in or about January 1998, Bucchianeri offered or sold securities, in the State of California in the form of investment contracts and/or limited partnership interests and/or limited liability interests in: Viaticals of America, Yucatan Resort Holdings, Now! Right Now!, and POSA/TMT.

4. Viaticals of America: The purported purpose of this investment was to invest in viatical life settlement contracts in which the investor completed a viatical settlement purchase

1 authorization agreement. Under the terms of this agreement, Viaticals of America undertook to
2 identify, qualify and purchase life insurance and related death benefits.

3 5. Yucatan Resort Holdings: The purported purpose of the Yucatan securities offerings
4 was to sell interests in timeshare units termed a "Universal Lease" in one of various resort properties
5 in Mexico and Central America.
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7 6. POSA/TMT and Now! Right Now!: The purported purpose of this investment was to
8 sell investment opportunities in point of sale distribution terminals designed to process credit cards at
9 merchant locations.
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11 7. In connection with the offer and sale of securities Bucchianeri represented to investors
12 that:

- 13 a. The investments were safe and not risky. In fact, the investments were very risky and
14 some investors lost their entire life's savings.
- 15 b. Investors would receive a 12% annual when investing in POSA/TMT. This company
16 did not return 12% to investors.
- 17 c. Investors were promised an 11% rate of return for investing in Yucatan Resort
18 Holdings. In fact, investors did not receive an 11% return on this investment as
19 promised.
20
- 21 d. Bucchianeri was a Certified Senior Advisor with Sonoma Financial Group, L.L.C.,
22 when he had already relinquished his certification as a Certified Senior Advisor.
- 23 e. Bucchianeri resigned from Sonoma Financial Group, L.L.C. In fact, Bucchianeri
24 never resigned from Sonoma Financial Group, L.L.C., and continued selling securities
25 to unsuspecting elderly investors.
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1 f. Bucchianeri promised to provide strict due diligence for investments of \$100,000.00 in
2 POSA/TMT. In fact, Bucchianeri never provided due diligence for these investors and
3 many of these clients did not receive the promised returns.
4

5 Based upon the foregoing findings, the California Corporations Commissioner is of the opinion
6 that the investment contracts, limited partnerships, and/or limited liability interests were offered or
7 sold in this state by means of written or oral communications which included an untrue statement of a
8 material fact or omitted to state a material fact necessary in order to make the statements made, in the
9 light of the circumstances under which they were made, not misleading, in violation of section 25401
10 of the Corporate Securities Law of 1968. Pursuant to section 25532 of the Corporate Securities Law
11 of 1968, Michael Bucchianeri and Sonoma Financial Group, L.L.C., are hereby ordered to desist and
12 refrain from offering or selling or buying or offering to buy any security in the State of California,
13 including but not limited to investment contracts, limited partnerships, and/or limited liability
14 interests by means of any written or oral communication which includes an untrue statement of a
15 material fact or omits to state a material fact necessary in order to make the statements made, in the
16 light of the circumstance under which they were made, not misleading.
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19 This Order is necessary, in the public interest, for the protection of investors and consistent
20 with the purposes, policies, and provisions of the Corporate Securities Law of 1968. This order shall
21 remain in full force and effect until further order of the California Corporations Commissioner.
22

23 Dated: August 7, 2007
24 Sacramento, California

25 Preston DuFauchard
26 California Corporations Commissioner

27 By: _____
28 SHARON LUERAS
Lead Corporations Counsel