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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