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

TO: Robin Crest
723 California Way
Woodside, CA 94062

Fritz Kramer
Bichstrassa 29
8442 Hettlingen
Switzerland

DESIST AND REFRAIN ORDER

(For Violations of Corporations Code sections 25110 and 25401)

The Commissioner of Business Oversight (“Commissioner”) finds the following:

1. Robin Crest is an individual doing business as Jump Start Resources, with a last known address of 723 California Way, Woodside California 94062. Fritz Kramer is an individual with a last known address of Birchstrassa 29, 8442 Hettlingen, Switzerland.
2. On or about August 18, 2012, Robin Crest and Fritz Kramer offered a security in the form of an investment contract to AR. This investment contract was a Project Participation Agreement involving the purported shipment of gold to investors from Africa.
3. The Project Participation Agreement was sold to AR on or about August 20, 2012, when she paid three thousand dollars (\$3,000.00) by wire transfer to Fritz Kramer. AR invested an additional five thousand dollars (\$5,000.00) by wire transfer to Fritz Kramer on or about August 28, 2012. Fritz Kramer acknowledged receipt of these funds in correspondence dated September 2, 2012.
4. The Project Participation Agreement signed by Robin Crest and Fritz Kramer represented the following to AR: “The principal amount (\$8,000) is personally guaranteed by Fritz Kramer and Robin Crest. Should the principle not have been paid back by the parties within 50 days of this Agreement, Fritz Kramer and Robin Crest shall be committed to return the principle to the

1 investors.” To date, AR has not received any money back from Robin Crest or Fritz Kramer.

2 5. The Project Participation Agreement has not been qualified with the Commissioner.

3 Based upon the foregoing findings, the Commissioner of Business Oversight is of the opinion that
4 the Project Participation Agreement offered and sold by Robin Crest and Fritz Kramer is a security
5 subject to qualification under the Corporate Securities Law of 1968, and has been offered or sold
6 without being qualified in violation of Corporations Code section 25110. Pursuant to section 25532
7 of the Corporate Securities Law of 1968, Robin Crest and Fritz Kramer are hereby ordered to desist
8 and refrain from the further offer or sale in the State of California of securities, unless and until
9 qualification has been made under the law.

10 6. In addition, based on the foregoing findings, the Commissioner is of the opinion that when
11 Robin Crest and Fritz Kramer represented that the security was “guaranteed,” they offered and sold a
12 security in this state by means of written or oral communications which included an untrue statement
13 of material fact or omitted to state a material fact necessary in order to make the statements made, in
14 light of the circumstances under which they were made, not misleading in violation of section 25401
15 of the Corporate Securities law of 1968. Pursuant to section 25532 of the Corporate Securities Law
16 of 1968, Robin Crest and Fritz Kramer are hereby ordered to desist and refrain from offering or
17 selling any security in the State of California by means of any written or oral communication which
18 includes an untrue statement of material fact or omits to state a material fact necessary in order to
19 make the statements made, in light of the circumstances under which they were made, not
20 misleading.

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

23 Dated: July 14, 2016

JAN LYNN OWEN
Commissioner of Business Oversight

24
25
26 By _____
27 MARY ANN SMITH
28 Deputy Commissioner
Enforcement Division