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January 19, 2018

Board of Parole Hearings
Attn: Nonviolent Parole Review Process
P.O. Box 4036
Sacramento, CA 95812-4036

**Re: Inmate Gregoria Mendoza; CDCR WF5891
Ventura County Superior Court Case 2010026908
Opposition Letter Due to Board of Parole Hearings January 19, 2018**

Dear Board Members:

This letter is to recommend denial of early parole for inmate Gregoria Mendoza. The inmate was sentenced in September 2016 to 7 years 4 months in prison. If the inmate is granted early parole at this time, she will have served less than one-third of her actual sentence imposed by the court. This recommendation is based upon:

- 1) The inmate's commitment offenses.
- 2) The unreasonable threat to the safety of the community if the inmate is released early.

CIRCUMSTANCES OF COMMITMENT OFFENSE

This case involved the taking of more than \$500,000 in at least six separate incidents from ten victims: Florentino Torres, Florentino Angeles, Lazaro Librado, Mario Ponce, Paulo Ponce, Elodio & Yolanda Ochoa, Jose & Jesus Gracia Rivera, and Jorge Solis. The inmate took the money by making false representations that all victims' monies would be invested in real estate endeavors with interest paid to the victims. Instead, the inmate used the money for her personal expenses and to make interest payments promised to earlier investors.

The inmate took advantage of monolingual Spanish speaking victims by manipulating them to take cash equity from their homes for the supposed investments. The inmate was also charged with several counts of money laundering for moving money from victim accounts to her personal accounts.

The inmate's schemes included stealing equity, making fraudulent loans, creating false investments and taking up-front fees for loan modification services. She took advantage of relationships of trust built with family members, business partners and clients to steal their money. Her fraudulent schemes lasted almost a decade and are described below.

Facts Specific to Victim Florentino Torres

The first victim, Florentino Torres, gave the inmate \$200,000 to be invested in real estate, but instead the inmate used the money for her personal expenses. The inmate first met Mr. Torres in 1992 when she assisted him in purchasing a home. From 1992 through approximately 2004, the inmate attempted to convince Mr. Torres to refinance his house.

Although Mr. Torres was inexperienced with real estate transactions and investments, he agreed to refinance his home and invest the proceeds with the inmate in 2006. The inmate convinced Mr. Torres to refinance his home a second time in 2006 handling all the necessary paperwork. Once Mr. Torres received the \$200,000 cash, the inmate directed Mr. Torres to give her a signed blank check which she then made payable to herself in the amount of \$200,000.

The inmate then typed a four-sentence document in Spanish evidencing a "loan" to be invested in a ranch for two years at the rate of eight percent. Mr. Torres did not understand what he was signing, or how the investment would work. Mr. Torres received monthly payments of \$1,333.33 from August 2006 until approximately August 2010, when the payments suddenly stopped. Mr. Torres stated that he thought the payments he received were for interest only and that he would receive his full \$200,000.00 back after the first two years. When the payments stopped, Mr. Torres contacted inmate. The inmate stated she lost all the money and would not make any more payments. She refused to give details as to how she lost his money and refused to communicate with him any further. Mr. Torres stated the inmate never provided him with any proof of investing the \$200,000 in a ranch.

Facts Specific to Victims Florentino Angeles and Lazaro Librado

Mr. Angeles and Mr. Librado wanted to buy a house and neither men had any experience buying or investing in real estate. Their plan was for Mr. Angeles to be the sole purchaser of the house since he was legally present in the United States. Mr. Librado would contribute equally to the down payment and mortgage payments.

In early 2009, the inmate met with Mr. Angeles and Mr. Librado at her office. The inmate told them she could help them buy a house, but she needed at least a six percent down

payment upfront. She told them that a large amount of money (specifically the \$20,000 they eventually gave inmate for a down payment) could cause a bank to become “suspicious” and “question the source.” At this meeting, the inmate also represented that she needed to hold their down payment money since Mr. Angeles had bad credit and she would help him clean it up. According to the inmate, once they loaned her the money and the time was right she would purchase a house for them.

Mr. Angeles and Mr. Librado believed the inmate’s verbal representations and handed her \$20,000 in cash for the sole purpose of making a down payment on a home to be purchased at a later date by the inmate. After they gave the inmate their money, both men contacted her monthly asking about the status of the home purchase. She would tell them it was not the right time to buy a home and they needed to wait for the housing market to go down. In June 2011, the inmate told Mr. Librado that she would not be able to pay the men back their money. She did not tell Mr. Librado what she did with the money or why she did not have it.

Facts Specific to Victim Mario Ponce

Mario Ponce initially met the inmate after he worked as her gardener. In 2002, the inmate told Mr. Ponce that she would be able pay him nine percent interest if he loaned her money. Mr. Ponce decided to loan her \$30,000. He gave her three separate checks each in the amount of \$9,999. The inmate told Ponce to write the checks for under \$10,000 to evade any sort of investigation by a bank. After receiving all the money from Ponce, the inmate issued monthly checks to him in the amount of \$250 for six months, but then suddenly stopped. When Mr. Ponce asked her about the lack of payments, she would give him various excuses.

Even though Mr. Ponce never received the money he gave inmate in 2002, the inmate approached him again in 2007, and convinced him to give her more money because she told him she could pay him even more interest for the “second loan.” Mr. Ponce gave the inmate approximately \$19,800 using two cashier’s checks in the amount of \$9,900. The inmate signed a handwritten note stating that Mr. Ponce gave her \$20,000 and providing the name of a person he could get the money from in the event of her death. The inmate told Mr. Ponce she would invest this money by buying a ranch and would give him a nine percent return. The inmate never explained how she was going to earn the money to pay him or how the interest was to be paid.

Facts Specific to Victim Paulo Ponce

Paulo Ponce, the brother of Mario Ponce, worked for the inmate as her gardener at her home in Ojai. In 2006, Paulo became interested in buying a home. He asked the inmate how much money he needed to buy a home. Paulo knew the inmate was a licensed real estate agent. The inmate told Paulo she would "hold" his money as a down payment while paying him interest on the money. She told Paulo she could "invest" his money while giving him five percent interest, and that she would pay him \$1,400 per year on the initial \$20,000 he gave her. The inmate said she would invest his money since she had "a lot of businesses." Paulo stated that the inmate told him she had many businesses and that she would work on the money to make it grow. Paulo gave her cash and checks, and the inmate told Paulo to not tell his brother Mario. The inmate signed a typed and handwritten note dated June 28, 2006, stating that she owed Paulo \$20,000. On October 12, 2007, the inmate signed another handwritten note stating that she owed Paulo \$50,000 and the total amount owed, including interest, would be \$81,400.

Paulo explained that after the initial \$20,000 was paid to the inmate in June 2006, whenever he was at her house, the inmate would ask him if he had more money. He remembered giving her an amount between \$15,000 and \$25,000 in October 2007, and another amount of approximately \$21,000 in December 2008, in the form of a cashier's check. When Paulo asked for his money back, the inmate delayed and asked him to wait another year. She would periodically write checks to Paulo in the amount of \$150. Paulo never received all the money given to the inmate.

Facts Specific to Victims Elodio & Yolanda Ochoa

The inmate is the sister of Yolanda Ochoa, who was married to Elodio Ochoa. In early 2008, Yolanda and Elodio visited the inmate and mentioned they were interested in buying a house. Elodio knew the inmate was a licensed real estate agent and the inmate told them she could help them buy a house.

Yolanda and Elodio told the inmate they had \$20,000 for a down payment, and the inmate told them to give it to her so she could hold the funds while she looked for a house. Elodio first gave the inmate \$10,000, then about one month later gave her another \$10,000. The inmate never found a house for the Ochoas and would tell them the market was not good for buying a home. In late 2010, Elodio demanded his money back from the inmate and she convinced him to wait a little longer, telling him that home prices were dropping due to the poor economy. The Ochoas never received their money back.

Facts Specific to Victims Jose Rivera and Jesus Rivera

In 2007, Jose Rivera and his wife, Jesus Rivera, were interested in refinancing their home to use equity for building a home for their son, Leonardo Rivera. The inmate said she could help them with the refinance. They signed the refinance paperwork at the inmate's office. After the Riveras received the proceeds, the inmate approached them and asked that they loan her money and she would pay it back in one year with interest. The inmate told the Riveras she "wanted their money for an investment" and she wanted to "work it." The Riveras loaned \$138,000 to the inmate in 2007. The money went into a joint account held between the inmate and the Rivera's son, Leonardo.

The inmate told Jesus that she intended to use the money to build a house on the inmate's property as an investment. According to Jesus, she trusted the inmate and the inmate made payments to the Rivera's son for three years, but stopped in 2010. The inmate avoided the Riveras; however, she told them she knew she owed them money and would pay them back. The inmate would give excuses to Jesus about why she had not started any construction. Between 2007 and 2010, the account was reduced to a balance of approximately \$2,000.

Facts Specific to Victim Jorge Solis

Jorge Solis received a notice of default on his home in June 2009. Mr. Solis saw an advertisement for loan modification services by the inmate and went to see her. The inmate told Mr. Solis she could do a loan modification for him for \$2,800, and requested the money be paid before any services were rendered. Mr. Solis made a series of payments to the inmate totaling \$2,800 in cash. There was no loan modification and the notice of default was recorded on June 26, 2009.

Disposition

In 2016, the inmate pled guilty to six counts of grand theft, one count of unlawful mortgage modification and admitted excessive loss special allegations of over \$200,000 pursuant to Penal Code section 12022.6(a)(2) and over \$100,000 pursuant to Penal Code section 186.11(a)(1). The inmate was sentenced to 7 years 4 months in prison.

Board of Parole Hearings
Re: Gregoria Mendoza, CDCR WF5891
January 19, 2018
Page 6

CRIMINAL HISTORY

The inmate had no known criminal history prior to this case; however, the inmate's criminal activity spanned over nine years and involved multiple victims and hundreds of thousands of dollars in losses. The inmate created a history of fraud, deceit, and manipulation that wrecked the financial lives of vulnerable victims.

DISCUSSION

For nearly one decade, the inmate duped numerous trusting victims into investing in her business dealings. She convinced victims to allow her to hold their money, as if she were a bank, while purportedly helping them to locate a house to buy. She took fees unlawfully in a loan modification for another victim. The victims either had a family or business relationship with her that she criminally exploited for her own gain. These relationships made it easy for her to gain access to money which she then fraudulently used for her own personal expenses. To this day, the inmate has failed to take responsibility for her crimes or show empathy for her victims.

CONCLUSION

The inmate poses an unreasonable risk to the community if granted early parole. The fact that she repeatedly victimized individuals over a decade shows she is a danger to the wellbeing of others. I respectfully request the Board deny early parole for the inmate.

Very truly yours,



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