

**STATE OF ILLINOIS
SECRETARY OF STATE
DEPARTMENT OF SECURITIES**

IN THE MATTER OF: Rodney G. Ramos)))))	FILE NO. C0300810
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NOTICE OF HEARING

**TO THE RESPONDENT: Rodney G. Ramos
 120 Oak Brook Center, Suite 500
 Oak Brook, IL 60523**

You are hereby notified that pursuant to Section 11.E of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act") and 14 Ill. Adm. Code 130, Subpart K, a public hearing will be held at 69 W. Washington Street, Suite 1220, Chicago, Illinois 60602, on the 4th day of December, 2006, at the hour of 10:00 a.m., or as soon as possible thereafter, before James L. Kopecky, Esq. Or such duly designated Hearing Officer of the Secretary of the State.

Said hearing will be held to determine whether an Order shall be entered pursuant to Section 11.E of the Act prohibiting Respondent from selling or offering for sale securities in the State of Illinois and/or granting such other relief as may be authorized under the Act including but not limited to imposition of a monetary fine in the maximum amount pursuant to 11.E(4) of the Act, payable within 10 (ten) days of the order.

The grounds for such proposed action are as follows:

1. That Respondent Rodney G. Ramos (hereinafter "Respondent") has a last known address of 9425 Fountain Point Circle, Darien, IL 60561.
2. That at all relevant times Investor was a senior citizen, an unsophisticated investor and an Illinois resident.
3. That on or about July 18, 2002, Respondent recommended that Investor purchase and Investor did purchase, a convertible promissory note (hereinafter the "Note") issued by R-Tec Holdings.

4. That the terms of the Note state that R-Tec Holdings promises to pay Investor her principal amount of fifty thousand dollars together with interest at a rate of 12 percent per annum from July 18, 2002 until Investor is paid in full. At any time prior to the maturity date of the Note, Investor may convert all or any portion of the principal into shares of R-Tec Holding common stock.
5. That Respondent, in order to induce Investor to purchase the Note, represented to Investor that Respondent had invested one million dollars in R-Tec Holdings himself.
6. That Respondent never in fact, invested any money in R-Tec Holdings.
7. That Respondent also failed to disclose to Investor the risks involved with investing in the securities that he was recommending.
8. That specifically, Respondent did not disclose that at the time he recommended the Note:
 - a. R-Tec Holdings was operating at a loss;
 - b. R-Tec was facing short-term liquidity problems; and
 - c. R-Tec Holding's stock price was in a continuing decline.
9. That Investor clearly expressed to Respondent at the time he recommended the Note that she was of limited means and that she wanted to invest her money conservatively.
10. That Respondent did not have reasonable grounds to believe that his recommendation and the transaction were suitable for Investor given her financial situation, investment objectives and needs.
11. That Respondent's activities described above involve the sale of a Note and, therefore, a security as that term is defined in Sections 2.1 and 2.5 of the Act.
12. That Section 12.F of the Act provides, *inter alia*, that it shall be a violation of the Act for any person to engage in any transaction, practice or course of business in conjunction with the sale or purchase of securities which works or tends to work a fraud or deceit upon the purchaser or seller thereof.
13. That by virtue of the activity in paragraphs 1-6, 7-8, and 9-11, Respondent violated Section 12.F of the Act.
14. That Section 12.G of the Act provides, *inter alia*, that it shall be a violation of the Act for any person to obtain money or property through the sale of securities by means of any untrue statement of a material fact or any omission to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading.

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15. That by virtue of the activity in paragraphs 1-6, 7-8, and 9-11, Respondent violated Section 12.G of the Act.


You are further notified that you are required pursuant to Section 1104 of the Rules to file an answer to the allegations outlined above, a Special Appearance pursuant to Section 1107 of the Rules, or other responsive pleading within thirty (30) days of receipt of this notice. Your failure to do this within the prescribed time shall be deemed an admission of the allegations contained in the Notice of Hearing and waives your right to a hearing.

Furthermore, you may be represented by legal counsel; may present evidence; may cross-examine witnesses and otherwise participate. A failure to appear shall constitute default by you.

A copy of the Rules promulgated under the Act and pertaining to Hearings held by the Office of the Secretary of State, Securities Department is included with this Notice.

Delivery of notice to the designated representative of any Respondent constitutes service upon such Respondent.

Dated: This 27th day of September, 2006.


JESSE WHITE
Secretary of State
State of Illinois

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Hearing Officer:
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