

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

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**IN THE MATTER OF:**

**ROYAL LEISURE INTERNATIONAL, INC.**, its managers,  
officers, affiliates, subsidiaries, representatives, successors,  
**MYGOLDDesk.COM**, its managers, officers, affiliates,  
subsidiaries, representatives, successors, and assigns, and;  
**CARLOS RAMIREZ**, an individual, and;  
**JORGE PEREZ**, an individual.

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) **File No. 1500228**  
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**TEMPORARY ORDER OF PROHIBITION**

**TO THE RESPONDENTS:**

Royal Leisure International, Inc.  
121 S. Orange Avenue, Suite 1500  
Orlando, FL 32801

Mygolddesk.com  
150 E. Robinson Street, Suite 704  
Orlando, FL 32801

Carlos Ramirez  
150 E. Robinson Street, Suite 704  
Orlando, FL 32801

Jorge Perez  
150 E. Robinson Street, Suite 704  
Orlando, FL 32801

WHEREAS, pursuant to the authority granted under Section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act"), the Secretary of State has determined that the offer or sale of securities and/or the engagement in the business of investment adviser in or from the State of Illinois by Royal Leisure International, Inc., Mygolddesk.com, Carlos Ramirez, and Jorge Perez are subject to a Temporary Order of Prohibition.

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**FRAUD**

1. Respondent Royal Leisure International, Inc. ("Royal Leisure") was a Florida corporation incorporated in August 2008 and administratively dissolved in September 2013. Royal Leisure had a last known address of 121 S. Orange Avenue, Suite 1500, Orlando, FL 32801.
2. Respondent Mygolddesk.com ("Mygolddesk") is a website that was fully owned and operated by Respondent Royal Leisure. Mygolddesk has a last known address of 150 E. Robinson Street, Suite 704, Orlando, FL 32801.
3. Respondent Carlos Ramirez ("Ramirez") is the President of Respondent Royal Leisure, and has the last known address of 150 E. Robinson Street, Suite 704, Orlando, FL 32801.
4. Respondent Jorge Perez ("Perez") is an employee of Respondents Royal Leisure and Mygolddesk, and was a chief contact person for Illinois investors who had questions about their accounts. Respondent Perez has a last known address of 150 E. Robinson Street, Suite 704, Orlando, FL 32801.
5. Beginning in or around 2014, Respondents Royal Leisure, Ramirez, and Perez began soliciting Illinois investors, mostly Spanish speaking individuals, through the website Mygolddesk.com, to invest in gold bullion. Illinois residents would be instructed to place orders to purchase gold bullion on the password protected website mygolddesk.com, and have the gold managed by Respondents Royal Leisure and Ramirez.
6. Beginning in or around 2014 and continuing through 2015, Illinois residents who put orders in to purchase gold bullion were informed and believed that they were accruing interest on the Gold managed by Respondent Royal Leisure.
7. Respondent Perez would be the contact person associated with Respondents Mygolddesk, Royal Leisure, and Ramirez and would answer questions regarding the Illinois investors' concerns.
8. The investors (on information and belief range from 20 to 60 individuals) were instructed by Respondents to pay for their gold bullion with a credit card or by executing a bank wire transfer. On information and belief, the credit cards payments and wire transfers were accepted at an offshore account by the Bank of Anguilla.
9. In return for having Respondents manage the gold bullion for the Illinois investors, Respondents promised to pay 10% to 30% interest on the gold in the form of annual bonuses. Respondents also offered the Illinois investors buyback guarantees, allowing the investor to sell their gold bullion back to Respondents to recover their principal.
10. Furthermore, Illinois investors were instructed to solicit other individuals to buy gold bullion on Mygolddesk.com. In return, Respondents' would pay commissions in the

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form of gold bullion to Illinois investors who secured new buyers, and this bonus gold amount (commission) would increase by 10% every month.

11. No "actual" gold bullion was ever received by the Illinois investors who purchased said bullion with credit cards and bank transfers. Illinois investors relied on the efforts of Mygolddesk.com and its representatives to earn profits on their invested funds. Most Illinois investors never received any of the commission promised by the Respondents for securing new buyers.
12. Moreover, when the Illinois investors attempted to contact Respondents Royal Leisure, Mygolddesk, Ramirez, and Perez to invoke their buyback rights, and sell their gold bullion back, they never received a response from any of the Respondents.
13. To date, the Illinois investors have not received any interest payments or the return of their original principal. The website Mygolddesk.com is currently listed as suspended and is no longer a functioning website.
14. The investments in gold bullion and having that investment managed by Respondents Royal Leisure, Mygolddesk, Ramirez, and Perez, and without ever receiving any actual gold in return for their cash payments, is the offer or sale of a security as those terms are defined in Sections 2.1, 2.5, and 2.5a of the Illinois Securities Law of 1953 [815 ILCS 5/1 *et. seq.*] (the "Act").
15. Respondents Royal Leisure, Mygolddesk, Ramirez, and Perez solicited investors to invest in gold bullion, promised a rate of return of 10% to 30% on their investments, and offered commissions to recruit other Illinois investors. Respondents have never sent any gold to the Illinois Investors, make any interest payments, or return their principal. On information and belief, some Illinois investors received commission payments for securing new investors.
16. Section 12.F states *inter alia* it shall be a violation of the provisions of this Act for any person to engage in any transaction, practice or course of business in connection with the sale of securities which works or tends to work a fraud or deceit upon the purchaser or seller thereof.
17. Section 12.I of the Act states *inter alia* it shall be a violation of the provisions of this Act for any person to employ any device, scheme or artifice to defraud in connection with the sale or purchase of any security, directly or indirectly.
18. By virtue of the foregoing, Respondents Royal Leisure, Mygolddesk, Ramirez, and Perez have each violated Sections 12.F and 12.I of the Illinois Securities Law of 1953.
19. Section 11.F(2) of the Act states *inter alia* the Secretary of State may temporarily prohibit, for a maximum period of 90 days, by an order effective immediately, the offer or sale of securities, or the offer or sale of securities by any person, or the business of

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rendering investment advice without the notice and prior hearing in this subsection prescribed, if the Secretary of State shall in his or her opinion, based on credible evidence, deem it necessary to prevent an imminent violation of the Act or to prevent losses to investors which the Secretary of State reasonably believes will occur as a result of a prior violation of this Act.

20. The entry of this **Temporary Order** prohibiting **Respondents Royal Leisure International, Inc., Mygolddesk.com, Carlos Ramirez, and Jorge Perez** from offering or selling securities, or from engaging in any course of business related to investment adviser activities, in or from the State of Illinois is in the public interest and for the protection of the investing public and is consistent with the purposes intended by the provisions of the Act.

NOW IT IS HEREBY ORDERED THAT:

Respondent **ROYAL LEISURE INTERNATIONAL, INC.**, and any of its representatives, is **PROHIBITED** from the offer or sale of securities in or from the State of Illinois, and **PROHIBITED** from engaging in the business of an investment adviser and/or an investment adviser representative in or from the State of Illinois for a period of 90 days, effective November 21, 2016, subject to further order of the Secretary of State.

Respondent **MYGOLDDESK.COM**, and any of its representatives, is **PROHIBITED** from the offer or sale of securities in or from the State of Illinois, and **PROHIBITED** from engaging in the business of an investment adviser and/or an investment adviser representative in or from the State of Illinois for a period of 90 days, effective November 21, subject to further order of the Secretary of State.

Respondent **CARLOS RAMIREZ** is **PROHIBITED** from the offer or sale of securities in or from the State of Illinois, and **PROHIBITED** from engaging in the business of an investment adviser and/or an investment adviser representative in or from the State of Illinois for a period of 90 days, effective November 21, 2016, subject to further order of the Secretary of State.

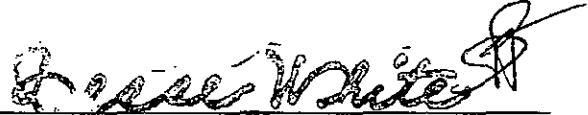
Respondent **JORGE PEREZ** is **PROHIBITED** from the offer or sale of securities in or from the State of Illinois, and **PROHIBITED** from engaging in the business of an investment adviser and/or an investment adviser representative in or from the State of Illinois for a period of 90 days, effective November 21, 2016, subject to further order of the Secretary of State.

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Delivery of this Order or any subsequent notice to the designated representative of any Respondent constitutes service upon such Respondent.

Date of Mailing: 21<sup>st</sup> day of November 2016



JESSE WHITE  
Secretary of State  
State of Illinois

Attorneys for the Secretary of State:  
Frank Loscuito  
Office of the Secretary of State  
Illinois Securities Department  
69 West Washington Street, Suite 1220  
Chicago, Illinois 60602  
Telephone: (312) 793-7319

**NOTICE is hereby given that Respondent may request a hearing on this matter by transmitting such request in writing to Enforcement Attorney, Frank Loscuito, Illinois Securities Department, 69 W. Washington Street, Suite 1220, Chicago, Illinois 60602. Such request must be made within thirty (30) calendar days of the date of entry of the Temporary Order of Prohibition. Upon receipt of a request for hearing, a hearing will be scheduled as soon as reasonably practicable. A request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for sixty days from the date the hearing request is received by the Department.**

**YOUR FAILURE TO REQUEST A HEARING WITHIN THIRTY (30) DAYS AFTER ISSUANCE OF THIS ORDER SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND SHALL CONSTITUTE A SUFFICIENT BASIS TO MAKE THIS ORDER FINAL.**

**You are further notified that if you request a hearing that you may be represented by legal counsel, may present evidence; may cross-examine witnesses and otherwise participate. Failure to so appear shall constitute default unless any Respondent has upon due notice moved for and obtained a continuance.**

**A copy of the Rules and Regulations promulgated under the Illinois Securities Law and pertaining to hearings held by the Office of the Secretary of State, Illinois Securities Department, are available at the Departments website:**

**<http://www.cyberdriveillinois.com/departments/securities/abtil.html>**