

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

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<b>IN THE MATTER OF:</b>	)	
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<b>ROYAL LEISURE INTERNATIONAL, INC.</b> , its managers,	)	
officers, affiliates, subsidiaries, representatives, successors,	)	
<b>MYGOLDDesk.COM</b> , its managers, officers, affiliates,	)	<b>File No. 1500228</b>
subsidiaries, representatives, successors, and assigns, and;	)	
<b>CARLOS RAMIREZ</b> , an individual, and;	)	
<b>JORGE PEREZ</b> , an individual.	)	
	)	

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**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, a Temporary Order of Prohibition was issued by the Illinois Secretary of State on November 21, 2016, temporarily prohibiting the Respondents from offering or selling securities in or from the State of Illinois for a maximum period of ninety (90) days.

WHEREAS, pursuant to Section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5/1 et. seq] (the "Act"), the failure to request a hearing within thirty (30) calendar days of the

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entry of the Temporary Order of Prohibition shall constitute an admission of any alleged facts therein and constitute a sufficient basis to make the Temporary Order final.

**WHEREAS, Respondents Royal Leisure International, Inc., Mygolddesk.com, Carlos Ramirez, and Jorge Perez** each have failed to request a hearing on the matters contained in the Temporary Order of Prohibition within thirty (30) calendar days of the entry of said Temporary Order and the Respondents are hereby deemed to have admitted the facts alleged in the said Temporary Order.

**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

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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 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.

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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.

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 effective January 4, 2017.

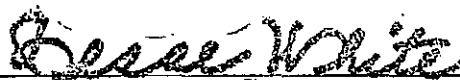
Respondent **MYGOLDDesk.COM**, and any of its representatives, is **PROHIBITED** from the offer or sale of securities in or from the State of Illinois, and **PROHIBITED** from engaging in the business of an investment adviser and/or an investment adviser representative in or from the State of Illinois effective January 4, 2017.

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 effective January 4, 2017.

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 effective January 4, 2017.

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

Date of Mailing: 4<sup>th</sup> day of January 2017

  
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JESSE WHITE  
Secretary of State  
State of Illinois

**NOTICE:** Failure to comply with the terms of this Order shall be a violation of Section 12.D of the Illinois Securities Law of 1953, as amended, 815 ILCS 5/1 et seq. (the "Act"). Any person or entity who fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of a Class 4 felony.

This is a Final Order subject to judicial review pursuant to the Administrative Review Law, 735 ILCS 5/3-101 et seq. and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. I, Sec. 130.1123. Any action for judicial review must be commenced within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review. Mailing of this Order to the Respondent or representative of record constitutes service of the Order.

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