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**STATE OF CALIFORNIA**  
**BUSINESS, TRANSPORTATION AND HOUSING AGENCY**  
**DEPARTMENT OF CORPORATIONS**

**TO:** NGI Group LLC  
New Golden Investment Group  
Ruben Gonzalez  
100 N. Barranca Ave.  
West Covina, California 91791

and

13525 Tracy Street Apt. K  
Baldwin Park, California 91706-4766

**DESIST AND REFRAIN ORDER**  
**(For violations of sections 25110 and 25401 of the Corporations Code)**

The California Corporations Commissioner finds that:

1. NGI Group LLC (“NGI”) is a Nevada limited liability company doing business at 100 N. Barranca Ave., West Covina, California 91791.
2. New Golden Investment Group (“New Golden”) is a fictitious business name for NGI.
3. At all relevant times, Ruben Gonzalez (“Gonzalez”), was the owner of NGI.
4. Beginning in or about May 2008 NGI, New Golden, and Gonzalez offered and/or sold securities in the State of California in the form of unsecured promissory notes through the use of general solicitations by advertising in a Spanish language magazine. The purpose of the offering was to raise money for NGI, New Golden, and Gonzalez to invest in real estate.
5. These securities were offered or sold in issuer transactions. The Department of Corporations has not issued a permit or other form of qualification authorizing any person to offer or sell these securities in this state.
6. In connection with the offer and sale of these securities, NGI, New Golden and Gonzalez misrepresented material facts by telling investors that they would receive monthly interest payments in the amount of 10% per month and that NGI, New Golden and Gonzalez would return the entire

1 principal investment after a period of twelve months. Investors did not receive the promised returns.

2 Based upon the foregoing findings, the California Corporations Commissioner is of the  
3 opinion that the promissory notes, are securities subject to qualification under the California  
4 Corporate Securities Law of 1968 and have been offered or sold without being qualified in violation  
5 of Corporations Code section 25110. Pursuant to section 25532 of the Corporate Securities Law of  
6 1968, NGI Group LLC, New Golden Investment Group, and Ruben Gonzalez are hereby ordered to  
7 desist and refrain from the further offer or sale of securities in the State of California, including but  
8 not limited to promissory notes, unless and until qualification has been made under the law or unless  
9 exempt.

10 Pursuant to Section 25532 of the California Corporations Code, NGI Group LLC, New  
11 Golden Investment Group, and Ruben Gonzalez are hereby ordered to desist and refrain from  
12 offering or selling any security in the State of California, including, but not limited to promissory  
13 notes by means of any written or oral communication which includes an untrue statement of a  
14 material fact or omits to state a material fact necessary in order to make the statements made, in the  
15 light of the circumstances under which they were made, not misleading.

16 The California Corporations Commissioner finds that this Order is necessary or appropriate in  
17 the public interest or for the protection of investors and consistent with the purposes fairly intended  
18 by the policy and provisions of this law.

19 Dated: December 1, 2009  
20 Sacramento, California

21 PRESTON DuFAUCHARD  
22 California Corporations Commissioner

23 By: \_\_\_\_\_  
24 ALAN S. WEINGER  
25 Deputy Commissioner  
26 Enforcement Division  
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