

1 High Performance Investing LLC did not have a valid broker-dealer certificate issued by the
2 Department of Corporations or the U.S. Securities and Exchange Commission (SEC) at any time.

3 5. The California investor was provided further details of the following investment on the
4 letter head of The Gallant Group: If the investor put \$10,000 into a “Private Line of Credit Funding”
5 he would receive a “guaranteed” monthly return of 5% a month. This 5% monthly return would be
6 calculated on a total amount of \$50,000 as The Gallant Group would provide the investor a \$40,000
7 line of credit and this line of credit, when added to the original investment, would create an
8 investment total of \$50,000 which would generate 5% a month “guaranteed” returns for at least one
9 year, or \$2500 per month. Of that total monthly return \$500 would be automatically deducted as a
10 fee to be paid to The Gallant Group. The net return to the investor would be \$24,000 “guaranteed”
11 annually on an investment of \$10,000. At the end of the year the investor could also request a return
12 of his original investment of \$10,000. This information was provided over the phone to the investor
13 by Inge Rymal, the controller of The Gallant Group, acting on behalf of Adeel Amin and The Gallant
14 Group.

15 6. The above transaction was set out by The Gallant Group in a document entitled “Private
16 Line of Credit Funding and Guaranteed Monthly Return Sales Agreement.” This agreement is a
17 security and was offered and sold in this state in an issuer transaction. The Department of
18 Corporations has not issued a permit or other form of qualification authorizing any person to offer
19 and sell these securities in this state.

20 7. On October 25, 2001 Adeel Amin filed a Chapter 7 petition for bankruptcy in federal court
21 in Chicago, Illinois, Case No. 0137440. At the time Adeel Amin and The Gallant Group entered into
22 the agreement with the California investor, they did not disclose this bankruptcy filing. This was a
23 failure to disclose a material fact in the sale of a security.

24 Based on the foregoing findings, the California Corporations Commissioner is of the opinion
25 that the securities issued and sold by The Gallant Group and Adeel Amin, Inge Rymal, Joseph R.
26 Carr and High Performance Investing LLC are securities subject to qualification under the California
27 Corporate Securities Law of 1968 and are being or have been offered or sold without being qualified
28 in violation of Corporations Code section 25110.

1 Further, the California Corporations Commissioner is of the opinion that Joseph R. Carr and
2 High Performance Investing LLC have acted as broker-dealers without a certificate authorizing them
3 to act in that capacity, in violation of Corporations Code section 25210.

4 Further, the California Corporations Commissioner is of the opinion that the securities sold by
5 The Gallant Group and Adeel Amin, were offered or sold in this state by means of oral or written
6 communications which included an untrue statement of a material fact or omitted to state a material
7 fact necessary in order to make the statement made, in the light of the circumstances under which
8 they were made, not misleading, in violation of section 25401 of the Corporate Securities Law of
9 1968.

10 Pursuant to section 25532 of the Corporate Securities Law of 1968, Adeel Amin, The Gallant
11 Group Ltd., Inge Rymal, Joseph R. Carr and High Performance Investing LLC are hereby ordered to
12 desist and refrain from the further offer or sale in the State of California of securities, including but
13 not limited to investment contracts in the form of “Private Line of Credit Funding and Guaranteed
14 Monthly Sales Agreements”, unless and until said securities have been qualified under the law, or are
15 exempt.

16 Pursuant to Corporations Code section 25532, Joseph R. Carr and High Performance
17 Investing LLC are hereby ordered to desist and refrain from effecting any transaction in, or inducing
18 or attempting to induce the purchase or sale of, any security in this state, unless and until they have
19 applied for and obtained from the Commissioner a certificate authorizing them to act in that capacity.

20 Pursuant to section 25532 of the Corporate Securities Law of 1968, Adeel Amin, The Gallant
21 Group Ltd., Inge Rymal, Joseph R. Carr and High Performance Investing LLC are hereby ordered to
22 desist and refrain from offering or selling any security in the State of California, including but not
23 limited to investment contracts in the form of “Private Line of Credit Funding and Guaranteed
24 Monthly Sales Agreements”, by means of any written or oral communication which include an untrue
25 statement of a material fact or omits to state a material fact necessary in order to make the statements
26 made, in the light of the circumstances under which they were made, not misleading.

27 This Order is necessary, in the public interest, for the protection of investors and consistent
28 with the purposes, policies, and provisions of the Corporate Securities Law of 1968. This Order shall

1 remain in full force and effect until further order of the California Corporations Commissioner.

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3 Dated: May 12, 2010
4 Los Angeles, California

PRESTON DuFAUCHARD
California Corporations Commissioner

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By _____
ALAN S. WEINGER
Deputy Commissioner
Enforcement Division

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