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Texas State Securities Board

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EDWARD ESCUDERO
MEMBER

IN THE MATTER OF
PROVIDENT CAPITAL INDEMNITY, LTD;
HAROLD MARIDON; MINOR VARGAS CALVO;
DAVID AGUILAR; SECURE GROWTH LLC;
ROBERT P. MCGANN; PATRICIA JANICK;
HAUSCHILD & KLEIN AND DANIEL KLEIN

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Order No. ENF-08-CDO-1647

TO: Provident Capital Indemnity, Ltd.
Desarrollos Comerciales Ronim, S.A.
San Rafael-Heredia, Costa Rica
and
P. O.Boxes 189-2000 and 2000
San Jose, Costa Rica
and.
C/Michael Bruney
Virgin Lane 12
Roseau, St. George
Dominica

Harold Maridon
Desarrollos Comerciales Ronim, S.A.
San Rafael-Heredia, Costa Rica
and
P. O.Boxes 189-2000 and 2000
San Jose, Costa Rica
and
C/Michael Bruney
Virgin Lane 12
Roseau, St. George
Dominica

Minor Vargas Calvo
Desarrollos Comerciales Ronim, S.A.
San Rafael-Heredia, Costa Rica
and
P. O.Boxes 189-2000 and 2000
San Jose, Costa Rica
and.
C/Michael Bruney
Virgin Lane 12
Roseau, St. George
Dominica

David Aguilar
Desarrollos Comerciales Ronim, S.A.
San Rafael-Heredia, Costa Rica
and
P. O.Boxes 189-2000 and 2000
San Jose, Costa Rica
and
C/Michael Bruney
Virgin Lane 12
Roseau, St. George
Dominica

Secure Growth LLC
930 S. Bell Boulevard, Suite 204
Cedar Park, Texas 78613

Robert P. McGann
930 S. Bell Boulevard, Suite 204
Cedar Park, Texas 78613

Patricia Janick
930 S. Bell Boulevard, Suite 204
Cedar Park, Texas 78613

Hauschild & Klein
2111 Mid Lane #A5
Houston, Texas 77027

Daniel Klein
2111 Mid Lane #A5
Houston, Texas 77027

EMERGENCY CEASE AND DESIST ORDER

This is your OFFICIAL NOTICE of the issuance by the Securities Commissioner of the State of Texas ("Securities Commissioner") of an EMERGENCY CEASE AND DESIST ORDER pursuant to Section 23-2 of The Securities Act, TEX. REV. CIV. STAT. ANN. art. 581-1 et seq. (Vernon 1964 & Supp. 2007) ("Texas Securities Act").

The Staff of the Enforcement Division ("the Staff") of the Texas State Securities Board ("the Securities Board") has presented evidence sufficient for the Securities Commissioner to find that:

FINDINGS OF FACT

1. Provident Capital Indemnity, Ltd ("Respondent PCI") maintains last known addresses at Dessarrollos Comerciales Ronim, S.A., San Rafael-Heredia, Costa Rica and P.O. Boxes 189-2000 and 2000, San Jose, Costa Rica, and Respondent PCI can be contacted c/o Michael Bruney, Virgin Lane 12, Roseau, St. George, Dominica.
2. Harold Maridon ("Respondent Maridon") maintains last known addresses at Dessarrollos Comerciales Ronim, S.A., San Rafael-Heredia, Costa Rica and P.O. Boxes 189-2000 and 2000, San Jose, Costa Rica, and Respondent Maridon can be contacted c/o Michael Bruney, Virgin Lane 12, Roseau, St. George, Dominica.
3. Minor Vargas Calvo ("Respondent Calvo") maintains last known addresses at Dessarrollos Comerciales Ronim, S.A., San Rafael-Heredia, Costa Rica and P.O. Boxes 189-2000 and 2000, San Jose, Costa Rica, and Respondent Calvo can be contacted c/o Michael Bruney, Virgin Lane 12, Roseau, St. George, Dominica.
4. David Aguilar ("Respondent Aguilar") maintains last known addresses at Dessarrollos Comerciales Ronim, S.A., San Rafael-Heredia, Costa Rica and P.O. Boxes 189-2000 and 2000, San Jose, Costa Rica, and Respondent Calvo can be contacted c/o Michael Bruney, Virgin Lane 12, Roseau, St. George, Dominica.
5. Secure Growth LLC ("Respondent SGL") maintains a last known address at 930 S. Bell Boulevard, Suite 204, Cedar Park, Texas 78613.

6. Robert P. McGann ("Respondent McGann") maintains a last known address at 930 S. Bell Boulevard, Suite 204, Cedar Park, Texas 78613.
7. Patricia Janick ("Respondent Janick") maintains a last known address at 930 S. Bell Boulevard, Suite 204, Cedar Park, Texas 78613.
8. Hauschild & Klein ("Respondent H & K") maintains a last known address at 2111 Mid Lane #A5, Houston, Texas 77027.
9. Daniel Klein ("Respondent Klein") maintains a last known address at 2111 Mid Lane #A5, Houston, Texas 77027.
10. Respondents are offering bonded life contracts, also referred to as line of credit promissory notes with security agreements, and bonds in Texas. Respondents represent that these investments will return 15% per annum for a term of four to seven years. The bonded life contracts are purportedly secured by a bond issued through Respondent PCI.
11. The bonded life contracts and bonds have not been registered by qualification, notification or coordination and no permit has been granted for their sale in Texas.
12. Respondents PCI, Maridon, Calvo, SGL, McGann, and Janick have not been registered with the Securities Commissioner as dealers or agents at any time material hereto.
13. In connection with the offer for sale of the above-described bonded life contracts and bonds, Respondents PCI and Maridon are intentionally failing to disclose the following material facts:
 - a. That Respondent Maridon was convicted of conspiracy to commit mail and wire fraud in United States of America v. Harold Maridon, Cause No. 8:97CR-149-1; and
 - b. That the State of Florida obtained a receivership, injunction and other relief against Respondent PCI in State of Florida v. Provident Capital Indemnity, Case Number 93-4923, in the Second Judicial Circuit for Leon County, Florida, based in part upon findings that Respondent PCI unlawfully engaged in insurance in Florida, and that a warrant was issued for Respondent Maridon's arrest in connection therewith.
14. In connection with the offer for sale of the above-described bonded life contracts and bonds, Respondents PCI, Maridon, Calvo and Aguilar are intentionally failing to disclose the material fact that on November 6, 2006, Respondent PCI was ordered by the Texas Department of Insurance in Order # 06-1 154 to cease and desist engaging in the unauthorized business of insurance in Texas in connection with its issuance of bonds securing contracts similar to those now offered by Respondents.

15. In connection with the offer for sale of the above-described bonded life contracts and bonds, Respondents are intentionally failing to disclose the following material facts:
 - a. Information regarding the names, background and experience of the officers and directors of Respondent SGL;
 - b. Information regarding the operating history of Respondent SGL and its background and experience in offering such investments; and
 - c. The assets and liabilities of Respondent SGL.
16. In connection with the offer for sale of the above-described bonded life contracts and bonds, Respondents represent that Respondent PCI received a 5A rating by Dunn & Bradstreet; that Respondent Maridon is the company underwriter; and that Respondents are offering an "AAA rated corporate bond," which are materially misleading or otherwise likely to deceive the public in light of the above alleged undisclosed facts.

CONCLUSIONS OF LAW

1. The above-described bonded life contracts and bonds are "securities" as that term is defined by Section 4.A of the Texas Securities Act.
2. Respondents are violating Section 7 of the Texas Securities Act by offering securities for sale in Texas at a time when the securities are not registered with the Securities Commissioner.
3. Respondents PCI, Maridon, Calvo, SGL, McGann and Janick are violating Section 12 of the Texas Securities Act by offering securities for sale in Texas without being registered pursuant to the provisions of Section 12 of the Texas Securities Act.
4. Respondents are engaging in fraud in connection with the offer for sale of securities.
5. Respondents have made an offer containing a statement that is materially misleading or otherwise likely to deceive the public.
6. Respondents' conduct, acts, and practices threaten immediate and irreparable public harm.
7. The foregoing violations constitute bases for the issuance of an Emergency Cease and Desist Order pursuant to Section 23-2 of the Texas Securities Act.

ORDER

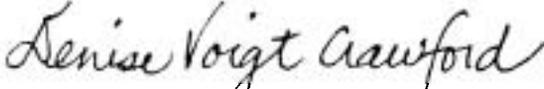
1. It is therefore ORDERED that Respondents immediately CEASE AND DESIST from offering for sale any security in Texas until the security is registered with the Securities Commissioner or is offered for sale pursuant to an exemption from registration under the Texas Securities Act.
2. It is further ORDERED that Respondents PCI, Maridon, Calvo, SGL, McGann and Janick immediately CEASE AND DESIST from acting as securities dealers or agents in Texas until Respondents are registered with the Securities Commissioner or are acting pursuant to an exemption from registration under the Texas Securities Act.
3. It is further ORDERED that Respondents immediately CEASE AND DESIST from engaging in any fraud in connection with the offer for sale of any security in Texas.
4. It is further ORDERED that Respondents immediately CEASE AND DESIST from offering securities in Texas through an offer containing a statement that is materially misleading or otherwise likely to deceive the public.

NOTICE

Pursuant to Section 23-2 of the Texas Securities Act, you may request a hearing before the 31st day after the date you were served with this Order. The request for a hearing must be in writing, directed to the Securities Commissioner, and state the grounds for the request to set aside or modify the Order. Failure to request a hearing will result in the Order becoming final and non-appealable.

You are advised under Section 29.D of the Texas Securities Act that any knowing violation of an order issued by the Securities Commissioner under the authority of Section 23-2 of the Texas Securities Act is a criminal offense punishable by a fine of not more than \$5,000, or imprisonment in the penitentiary for not more than two years, or by both such fine and imprisonment.

SIGNED AND ENTERED by the Securities Commissioner this 17th day of January, 2008.


DENISE VOIGT CRAWFORD
Securities Commissioner