

2. Beginning around April 14, 2020, Respondent ELT was promoted to the general public through various online advertisements, including a website titled, “Learn How Trucking Automation Can Provide You Passive Income with a ‘Done For You’ Model!” at <https://passive.truckingdone4u.com/trucking-automation>. This webpage featured a five-minute video of Respondent Ronald Williams speaking to the camera soliciting investment money for ELT. Respondent Williams also solicited investors via his personal Facebook page and Instagram accounts. Posts by Respondent Williams to these accounts often showed private jets and other signs of economic success and promote “passive income” through investment in ELT (**Exhibit N, page 1-8**)

3. On or about July 5, 2023, Gloria and Kelvin Nedd filed a complaint against Respondent Ester, Respondent Ronald Williams, Respondent Gerald Williams, Respondent ELT, and Respondent Global Business. According to the Nedds, they invested a total of \$194,000 in Respondent ELT after watching an Instagram advertisement featuring Respondent Ronald Williams. The Nedds were told that Respondent ELT offers investment opportunities in so-called “trucking automation,” whereby Respondent ELT leases trucks and trailers and employs drivers. Investors receive payments in return for financing the operation. During the Nedds’ negotiations prior to their investment, they had multiple phone conferences with Respondent Ronald Williams and Respondent Gerald Williams, and Respondent Gerald Williams also met with the Nedds in person at their condominium in Florida. To meet Respondent ELT’s minimum investment amount the Nedds were referred to a Tiffany Murdock at Respondent Global Business. Ms. Murdock guided the Nedds through the application process for two personal loans through the lenders Achieve and Lightstream for a combined total debt of \$67,000. (**Exhibit O, pages 1-5**).

4. On or about December 28, 2022, the Nedds signed an investment contract with Respondent ELT along with Respondent Ester. In exchange for their initial investment of \$100,000, the Nedds were to receive monthly payments of around \$8,000 beginning in the third month of the investment. Beginning in April 2023, the Nedds received their first \$8,000 payment. In March 2023, Respondent Ronald Williams and Respondent Ester invited the Nedds to invest in a second business venture, a series of oil fields in Texas, which they agreed to on or about March 31, 2023. **(Exhibit O, pages 2, 3), (Exhibit P, pages 1, 4).**

5. The terms of the oil field investment contracts entered by Respondent ELT and their various investors stated that in exchange for their initial investment money, the investors would receive a minimum guaranteed payment every month. On or about May 19, 2022, Louisiana investor Landon Demery (“Demery”) invested in Respondent ELT. Both Demery and his father invested \$50,000 with Respondent ELT to secure a stake in one truck each, and later, on or about August 15, 2022, Demery invested an additional \$15,000 in an “ELT Membership Interest Private Offering”. Between August 2022 and September 2023, Demery received disbursements from Respondent ELT totaling around \$32,000, but these repayments stopped after September 2023. Demery was told that his investment had been transferred to the oil well venture without his knowledge or consent. Mr. Demery said that on a conference call with Respondent Ester and Respondent Ronald Williams, he was told that the wells in the oil field were in need of repair and that no one was able to answer basic questions about land surveys or the running of a profitable well business. **(Exhibit Q, pages 1-2; Exhibit R, page 2; Exhibit S pages 1-2).**

5. On or about November 21 and 23, 2022, Dr. Austin Dixon agreed to invest \$50,000 with Respondent ELT in return for a promised \$4,000 payment from the profits of a truck operated by the “ADC Trucking Automation Network”. Dr. Dixon had originally been contacted by

Respondent Ronald Williams and his investment contract with Respondent ELT was signed on behalf of Respondent ELT by Respondent Ester. Dr. Dixon invested an additional \$25,000 with Respondent ELT on February 8, 2023, and another \$50,000 on February 28, 2023, through an entity controlled by Respondent Ester named “All Done Consulting, LLC”. Dr. Dixon was told that for each subsequent investment he would receive a return of around 8% per month, and that his investment in the trucking automation was later placed into Respondent ELT’s oil wells without Dr. Dixon’s knowledge or consent. On or about June 30, 2025, Dr. Dixon submitted a complaint against Respondent Ester and Respondent ELT to the Division. **(Exhibit T, pages 1-2),(Exhibit U, pages 1-3), (Exhibit V, page 2).**

6. On or about August 16, 2023, The Nedds had a phone conversation with Respondent Ronald Williams to discuss their ongoing issues concerning their investment with Respondent ELT, including several missed payments and shifting explanations of how a refund process would work. During this phone call, Respondent Ronald Williams admitted that Respondent ELT had been behind its payments to all investors since May of 2023, and that with respect to investor repayment the company had been having to “...rob Peter to pay Paul”. **(Exhibit W, pages 3-4,)**

7. On or about March 22, 2024, Respondent Ester sent an electronic newsletter to Respondent ELT’s investors offering a “debt restructuring program” whereby these investors could receive, “50% of your total debt amount”. Respondent Ester further stated that, “starting in April, payment will be processed through our law firm, which has been outsourced to manage all disbursements and account closures”. Videos of a drilling rig and a link to a YouTube video at <https://youtube.com/shorts/6JOPAA6FKhU?si=zFYOLIXMtUFmJcVP> purporting to show an active oil derrick were attached to this letter. **(Affidavit of Stone, Exhibit P pages 1-2)**

8. On or about August 21, 2023, the Division opened an investigation into the Respondents pursuant to Tenn. Code Ann. §48-1-118, which authorizes the Commissioner of Commerce & Insurance to initiate an investigation whenever he receives information concerning any violation of the securities laws of the State of Tennessee. **(Affidavit of Stone, Exhibit Y, page 1-2)**

9. At present, FSIU is aware of at least six Tennessee residents who invested with the Respondents and have lost money as a result. **(Affidavit of Stone, Paragraph 18)**

10. Based on FSIU's investigation, the Respondents appear to have engaged in the offer and sale of unregistered securities, acted as unregistered broker-dealers and/or agents, and acted as unregistered investment advisers and investment adviser representatives to promote the marketing and sale of these securities. In addition, based on Respondent Ronald Williams's recorded admission, Respondent ELT appears to have been operating as a Ponzi Scheme. **(Affidavit of Stone, Paragraph 19).**

APPLICABLE LAW

11. Tenn. Code Ann. § 48-1-102(4) states in pertinent part:

(4) "Broker-dealer" means any person engaged in the business of effecting transactions in securities for the account of others, or any person engaged in the business of buying or selling securities issued by one (1) or more other persons for such person's own account and as part of a regular business rather than in connection with such person's investment activities. "Broker-dealer" does not include:

(A) Issuers, except to the extent provided in § 48-1-110(f);

(B) An agent;

(C) An institutional investor;

(D) A person who has no place of business in this state and who is registered as a broker-dealer with the securities and exchange commission or the Financial Industry Regulatory Authority (FINRA) or any successor regulatory entity if:

(i) The person effects transactions in this state exclusively with or through:

- (a) The issuers of the securities involved in the transactions;
- (b) Other broker-dealers; or
- (c) Institutional investors; or

(ii) During any period of twelve (12) consecutive months, the person does not effect more than fifteen (15) transactions in securities from, in, or into this state (other than to persons specified in subdivision (4)(D)(i)); or

(E) Such other persons not within the intent of this subdivision (4) as the commissioner may by rule exempt from this definition as not in the public interest and necessary for the protection of investors.

12. Tenn. Code Ann. § 48-1-102 (13) states, in pertinent part:

(13) “Investment adviser” means any person who, for compensation, engages in the business of advising others, either directly or through publications or writings, as to the value of securities or as to the advisability of investing in, buying, or selling securities, or who for compensation and as a part of a regular business issues or promulgates analyses or reports concerning securities. “Investment adviser” includes a financial planner or other person who, as an integral component of other financially related services, provides investment advice to others for compensation as part of a business or who holds oneself out as providing investment advice to others for compensation. “Investment adviser” does not include:

- (A) A bank (unless it is acting as an investment adviser for a registered investment company), savings institution, or trust company;
- (B) A lawyer, accountant, engineer, or teacher whose performance of investment advisory services is solely incidental to the practice of such lawyer's, accountant's, engineer's, or teacher's profession;
- (C) A broker-dealer whose performance of investment advisory services is solely incidental to the conduct of such person's business as a broker-dealer and who receives no special compensation for such services;
- (D) A publisher of any bona fide newspaper, news magazine, or business or financial publication of general, regular, and paid circulation;
- (E) A person who has no place of business in this state if:
 - i. The person's only clients in this state are other investment advisers, broker-dealers, or institutional investors; or

- ii. During any period of twelve (12) consecutive months, the person does not direct business communications into this state in any manner to more than five (5) clients (other than those specified in subdivision (13)(E)(i)), whether or not such person or any of the persons to whom the communications are directed are then present in this state; or
 - (F) Such other persons not within the intent of this subdivision (13) as the commissioner may by rule exempt from this definition as not in the public interest and necessary for the protection of investors;
13. Tenn. Code Ann. § 48-1-102 (14) states, in pertinent part:
- (A) “Investment adviser representative” means any partner, officer, or director of (or person occupying a similar status or performing similar functions) an investment adviser, or other individual, except clerical or ministerial personnel, who is employed by or associated with an investment adviser and does any of the following:
 - i. Makes any recommendation or otherwise renders advice regarding securities;
 - ii. Manages accounts or portfolios of clients;
 - iii. Determines which recommendation or advice regarding securities should be given;
 - iv. Solicits, offers, or negotiates for sale of or sells investment advisory services;
 - v. Supervises employees who perform any such actions; or
 - vi. Provides investment advice or holds oneself out as providing investment advice;
14. Tenn. Code Ann. § 48-1-102 (20) (A) and (B) state in pertinent part:
- (A) Sale” or “sell” includes every contract of sale of, contract to sell, or disposition of, a security or interest in a security for value.
 - (B) “Offer” or “offer to sell” includes every attempt or offer to dispose of, or solicitation of an offer to buy, a security or interest in a security for value;
15. Tenn. Code Ann. § 48-1-102 (21) (A) states in pertinent part:

(21)(A) “Security” means any note, stock, treasury stock, bond, debenture, evidence of indebtedness, a life settlement investment or any fractional or pooled interest in a life insurance policy or life settlement investment, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, preorganization certificate or subscription, transferable share, *investment contract* [emphasis added], voting-trust certificate, certificate of deposit for a security, certificate of interest or participation in an oil, gas, or mining title or lease or in payments out of production under such a title or lease; or, in general, any interest or instrument commonly known as a “security,” or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing;

16. King v. Pope, 91 S.W.3d 314, 322 (Tenn. 2002) states, “The appropriate test for defining an ‘investment contract’ under Tennessee law is the Hawaii Market test . . .” There are four (4) elements of proof required: “(1) An offeree furnishes initial value to an offeror, and (2) a portion of this initial value is subjected to the risks of the enterprise, and (3) the furnishing of the initial value is induced by the offeror’s promises or representations which give rise to a reasonable understanding that a valuable benefit of some kind, over and above the initial value, will accrue to the offeree as a result of the operation of the enterprise, and (4) the offeree does not receive the right to exercise practical and actual control over the managerial decisions of the enterprise.” King v. Pope at 321 (quoting State by Comm’r of Sec. v. Hawaii Mkt. Ctr., Inc., 485 P.2d 105, 109 (Haw. 1971)).

17. Tenn. Code Ann. § 48-1-104 states, in pertinent part:

- (a) It is unlawful for any person to sell any security in this state unless:
 - (1) It is registered under this part;
 - (2) The security or transaction is exempted under § 48-1-103; or
 - (3) The security is a covered security.

- (b) The commissioner may, after notice and opportunity for a hearing under the Uniform Administrative Procedures Act, compiled in title 4, chapter 5, impose a civil penalty against any person found to be in violation of this section, or any rule or order adopted or issued under this section, in an amount not to exceed ten thousand dollars (\$10,000) per violation, or in an amount not to exceed twenty thousand dollars (\$20,000) per violation if an individual who is a designated adult is a victim.

18. Tenn. Code Ann. § 48-1-116(a) and (e)(2)(A) state in pertinent part:

- (a) The commissioner may from time to time make, promulgate, amend, and rescind such rules, forms, and orders as are necessary to carry out this part, including rules, forms, and orders governing registration statements, applications, reports, and filing fees, and defining any terms, whether or not used in this part, insofar as the definitions are not inconsistent with this part. For the purpose of rules and forms, the commissioner may classify securities, persons, and matters within the commissioner's jurisdiction, and prescribe different requirements for different classes
- ...
- (e)
 - (2) No order may be entered under this part (except routine orders of effective registration, registration termination by operation of law, or registration abandonment) without:
 - (A) Notice to the affected parties (which shall be prior notice unless the commissioner determines that prior notice would not be in the public interest and would be detrimental to the protection of investors)

19. Tenn. Code Ann. § 48-1-109(a) provides that:

- (a) It is unlawful for any person to transact business from, in, or into this state as a broker-dealer or agent unless such person is registered as a broker-dealer or agent under this part, except that:
 - (1) A bank shall be exempt from registration as a broker-dealer to the extent its activities are excepted under either the definition of “broker” in § 3(a)(4)(B) of the Securities Exchange Act of 1934 (15 U.S.C. § 78c(a)(4)(B)), or the definition of “dealer” in § 3(a)(5)(C) of the Securities Exchange Act of 1934 (15 U.S.C. § 78c(a)(5)(C));
 - (2) A person who limits such person's activity as a broker-dealer to acting solely as a broker-dealer with regard to charitable gift

annuities, as that term is defined by § 56-52-102, shall be exempt from registration as a broker-dealer;

- (3) A person who limits such person's activity as an agent to acting solely as an agent on behalf of a person who is eligible for the exemption from broker-dealer registration in subdivision (a)(2) shall be exempt from registration as an agent.

20. Tenn. Code Ann. § 48-1-109(c) provides that:

- (c) It is unlawful for any person to transact business from, in, or into this state as an investment adviser or investment adviser representative unless:

- (1) The person is registered as an investment adviser or investment adviser representative under this part;

- (2) The person is required to register as an investment adviser pursuant to § 203 of the Investment Advisers Act of 1940 (15 U.S.C. § 80b-3); provided, however, that an initial notice filing, consisting of any documents filed with the securities and exchange commission, a consent to service of process, and a nonrefundable fee of one hundred dollars (\$100) shall be filed with the commissioner or the commissioner's designee, with payment of any reasonable costs charged by the designee for processing such filings, ten (10) days prior to the person acting as an investment adviser; and a renewal notice filing containing such information as the commissioner by rule requires and a nonrefundable fee of one hundred dollars (\$100) shall be filed with the commissioner or the commissioner's designee, with payment of any reasonable costs charged by the designee for processing such filing for each successive year in which such person acts as such investment adviser; every notice filing of an investment adviser expires annually, unless timely renewed, on December 31 of each year; or

- (3) The person's only clients in this state are insurance companies.

21. Tenn. Code Ann. § 48-1-109(e) provides that:

The commissioner may, after notice and an opportunity for a hearing under the Uniform Administrative Procedures Act, compiled in title 4, chapter 5, impose a civil penalty against any person found to be in violation of this section, or any rule or order adopted or issued under this section, in an amount not to exceed ten thousand dollars (\$10,000) per violation, or in an amount not to exceed twenty

thousand dollars (\$20,000) per violation if an individual who is a designated adult is a victim.

22. The Division is authorized to bring this action based on a finding by the Commissioner that the action is in the public interest, necessary for the protection of investors, and consistent with the purposes fairly intended by the policy and provisions of the Act. Tenn. Code Ann. § 48-1-116(b). In addition, the Commissioner may forgo prior notice of this Order of Cease and Desist upon a finding that prior notice is not in the public interest and would be detrimental to the protection of investors. Tenn. Code Ann. § 48-1-116(e)(2)(A).

CONCLUSIONS OF LAW

23. The Commissioner finds that this Ex Parte Order is in the public interest, necessary for the protection of investors, and consistent with the purposes fairly intended by the policy and provisions of the Act pursuant to Tenn. Code Ann. § 48-1-116(b). In addition, the Commissioner finds that prior notice to the Respondents of this Cease and Desist Order would not have been in the public interest and would have been detrimental to the protection of Tennessee investors pursuant to Tenn. Code Ann. § 48-1-116(e)(2)(A).

A. The Respondents are engaging in the sale of unregistered securities.

24. The Respondents are offering and selling securities that purportedly fund trucking automation and/or oil extraction. These offerings meet the definition of a “security” under Tenn. Code Ann. § 48-1-102(21)(A).

25. By the terms of the contracts at issue, the investment products offered and sold by the Respondents required the furnishing of funds by the investors, these funds were subjected to the risks of truck freighting and/or oil well production, the funding was induced by promises of returns on investor’s money by the Respondents, and the investors had no right to exercise control

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over the management of the enterprises at issue. Thus, the Respondents' offerings meet the definition of an "investment contract" under the *Hawaii Market* test as adopted by the Tennessee Supreme Court. 91 S.W.3d at 321,

26. The Respondents' sale of securities in the state of Tennessee, which are not registered, covered, or exempt from registration, is in violation of Tenn. Code Ann. § 48-1-104(a).

27. The Respondents' unlawful conduct in violation of Tenn. Code Ann. § 48-1-104(a) provides grounds under Tenn. Code Ann. § 48-1-116(a) and (e)(2)(A) for the immediate entry of an Ex Parte Order to Cease and Desist from offering securities to investors without first registering them with the Division. .

B.. The Respondents are engaging in investment adviser services while not registered as investment advisers and investment adviser representatives.

28. The Findings of Fact demonstrate that Respondents are offering investment adviser services in Tennessee, and the Respondents are not registered with the Division as investment advisers or investment adviser representatives as required under the Act.

29. The Respondents, in providing investment advice to the public on their social media accounts, websites, and through in-person, live streaming, and telephone-based meetings conducting business as investment advisers and investment adviser representatives as defined in Tenn. Code Ann. § 48-1-102(14).

30. The Respondents' actions of providing investment advisory services in Tennessee in violation of the Act create an imperative risk of harm to consumers who would rely on Respondents as fiduciaries in providing investment advice. The Respondents' conduct in violation of Tenn. Code Ann. § 48-1-109(c) provides grounds under Tenn. Code Ann. § 48-1-116(a) and (e)(2)(A) for the immediate entry of an Ex Parte Order to Cease and Desist all securities-related

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activity.

31. The Respondents' unlawful conduct in violation of Tenn. Code Ann. § 48-1-109(c) provides grounds under Tenn. Code Ann. § 48-1-109(e) for the immediate entry of an Ex-Parte Order to Cease and Desist.

C. The Respondents are engaging in unregistered activity as broker-dealers by effecting the sale of unregistered securities in Tennessee.

32. The Findings of Fact demonstrate that the Respondents facilitated the sale of securities into or from the State of Tennessee, thereby acting as broker-dealers. The Respondents' acts of effecting the sale of securities through its websites and via email, facilitating clients to invest in both the "trucking automation" and oil field businesses of Respondent ELT show that Respondents acted as broker-dealers in Tennessee. The securities offered and sold were investment contracts as defined in Tenn. Code Ann. § 48-1-102(20)(A).

33. The investment contracts promoted and solicited by Respondent ELT were not registered with the Division, nor did these securities meet the criteria for a registration exemption or covered security. The Respondents' acts of effecting and attempting to effect the sale of such securities into or from Tennessee through its website links, social media accounts, and via email constitute acting as broker-dealers and/or agents in effecting the sale of unregistered securities in Tennessee in violation of Tenn. Code Ann. §§ 48-1-104(a) and 48-1-109(a).

34. The Respondents' unlawful conduct in violation of Tenn. Code Ann. § 48-1-104(a) provides grounds under Tenn. Code Ann. § 48-1-116(a) and (e)(2)(A) for the immediate entry of an Order to Cease and Desist all securities-related activity.

35. The Respondents' unlawful conduct in violation of Tenn. Code Ann. §§ 48-1-104(a) and 48-1-109(a) provides grounds under Tenn. Code Ann. §§ 48-1-104(b) and 48-1-109(e) for the immediate entry of an Ex-Parte Order to Cease and Desist.

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36. The Respondents are offering and selling securities that purportedly fund trucking automation and/or oil extraction. These offerings meet the definition of a “security” under Tenn. Code Ann. § 48-1-102(21)(A).

37. The Respondents’ sale of securities in the state of Tennessee, which are not registered, covered, or exempted by law, is in violation of Tenn. Code Ann. § 48-1-104(a).

38. The Respondents’ unlawful conduct in violation of Tenn. Code Ann. § 48-1-104(a) provides grounds under Tenn. Code Ann. § 48-1-116(a) and (e)(2)(A) for the immediate entry of an Ex-Parte Order to Cease and Desist.

ORDER

NOW, THEREFORE, in consideration of the foregoing, it is **ORDERED** that:

1. The Respondents **SHALL COMPLY** with the provisions of the Act.
2. The Respondents **SHALL CEASE AND DESIST** from issuing and/or selling any securities products or engaging in any further conduct as investment advisers, investment adviser representatives, broker-dealers, and agents in Tennessee until such time they are effectively registered with the Division to engage in such activities, including, but not limited to, providing investment advice to the public for any compensation via their social media accounts, websites, YouTube channels, or any other medium, and further from effecting or attempting to effectuate the sale of securities through their social media accounts, websites, YouTube channels, or any other medium.
3. Any person aiding or otherwise acting in concert with the Respondents or facilitating the unlawful activities of the Respondents through operation of their social media accounts, websites, and YouTube channels to and from Tennessee, and any successor entities or

individuals, **SHALL IMMEDIATELY CEASE AND DESIST** from aiding such unlawful conduct of the Respondents.

4. This Order to Cease and Desist is not intended to prohibit any lawful conduct in which the Respondents might be engaged.

5. Entry of this Order to Cease and Desist shall not in any way restrict the Division or the Commissioner from taking further action, including the imposition of maximum civil penalties allowed under the Act, with respect to these or other possible violations of the Act, or any of the rules promulgated thereunder, by the Respondents.

6. The Respondents are advised that the right to a hearing as to all matters raised in this Order to Cease and Desist is available. If the Respondents wish to exercise the right to a hearing, please notify:

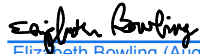
ELIZABETH H. BOWLING
ASSISTANT COMMISSIONER FOR SECURITIES
STATE OF TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE
500 JAMES ROBERTSON PARKWAY
DAVY CROCKETT TOWER, 10th FLOOR
NASHVILLE, TENNESSEE 37243

7. Such request must be received within thirty (30) days from the date of entry of this Order to Cease and Desist. This Order to Cease and Desist shall become a Final Order thirty (30) days from the date of its entry, unless written notification requesting a hearing is made within that thirty (30) day period.

ENTERED this 18 day of August, 2026.


Carter Lawrence (Aug 18, 2026 08:36:54 CDT)
Carter Lawrence, Commissioner

APPROVED FOR ENTRY:



Elizabeth H. Bowling (Aug 17, 2026 16:10:28 CDT)

Elizabeth H. Bowling
Assistant Commissioner for Securities
Department of Commerce and Insurance



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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of this Petition for Ex Parte Order to Cease and Desist and Ex Parte Order to Cease and Desist will be served upon the Respondent via overnight mail and email to the below enclosed address on 18 day of August, 2026.

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Collierville, TN 38017

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