In the Matter of
KENNETH BAYLOR,
Respondent.

WAIVER AND CONSENT TO ORDER

File No. S-01198(EX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order, hereby waives his right to a hearing with respect to this matter and hereby consents to the issuance of the Order:

The undersigned Respondent understands that the Order is effective when signed by the Administrator of the Division of Securities and that a willful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 27 day of June, 2002.

KENNETH BAYLOR

[Signature]

Kenneth Baylor
DOB 5/4/51

State of Illinois
County of Winnebago

Subscribed before me this 27 day of June, 2002.

Bonnie Staley
Notary Public

My commission expires 5/23/04