BEFORE THE
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF SECURITIES
STATE OF WISCONSIN

In the Matter of
BRUCE ENGLAND

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-01161(LX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order, hereby waives its 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 21st day of June, 2002.

BRUCE ENGLAND

[Signature]

State of WISCONSIN
County of SAUK

Subscribed before me this
21st day of June, 2002.

[Signature]
Notary Public

My commission expires 11-16-03