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

In the Matter of
CAROLE A. GAVIC,
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 her 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 3rd day of July, 2002.

CAROLE A. GAVIC

Carole A. Gavic
(DOB Dec 1, 1958)

State of Illinois
County of Winnebago

Subscribed before me this
3rd day of July, 2002.

Notary Public

My commission expires 01/28/2003

"OFFICIAL SEAL"
Larry F. Walker
Notary Public, State of Illinois
My Commission Exp. 09/28/2003