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

In the Matter of
KARLA K. SUTTON,

Respondent.

WAIVER AND CONSENT TO ORDER

File No. S-02111(EX)

The undersigned Respondent, neither admitting nor denying the allegations contained in the staff's Petition for Order and 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 25th day of October, 2002.

KARLA K. SUTTON

[Signature]

Kapla K. Sutton
(DOB 12-29-62)

State of Kentucky )
County of Wayne )

Subscribed before me this

25th day of October, 2002.

[Signature]

Erica L. Stockton
Notary Public

My commission expires 06-06-06