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

In the Matter of
JAMES R. MILLARD

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-02042(EX)

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 22 day of April, 2005.

JAMES R. MILLARD

\[Signature\]

State of )
County of )

Subscribed before me this
22 day of April, 2005.

[Signature of Notary Public]

My commission expires 3/22/09