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BEFORE THE  
DEPARTMENT OF FINANCIAL INSTITUTIONS JUN 28 2002  
DIVISION OF SECURITIES  
STATE OF WISCONSIN

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DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF SECURITIES

In the Matter of  
KENNETH BAYLOR,

WAIVER AND CONSENT  
TO ORDER

Respondent.

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 wilful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 27 day of June, 2002.

KENNETH BAYLOR

*Kenneth Baylor*  
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 5/22/04