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

In the Matter of CAROLE A. GAVIC,	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 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 wilful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 3 day of July, 2002.

CAROLE A. GAVIC

Carole A. Gavic

Carole A. Gavic
(DOB Dec 1, 1938)

State of Illinois)
County of Winnebago)

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

Notary Public Larry F. Walker

My commission expires 9/28/2003

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