

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

In the Matter of
CHARLES HARLON 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 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 1st day of July, 2002.

CHARLES HARLON GAVIC

Charles Harlon Gavic
Charles Harlon Gavic
(DOB 11/20/40)

State of Illinois)
County of Winnebago)

Subscribed before me this
1st day of July, 2002.

L F Walker
Notary Public Larry F. Walker

My commission expires 9/28/2003

