

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

In the Matter of
JERRY GARLAND,

Respondent.

WAIVER AND CONSENT
TO ORDER

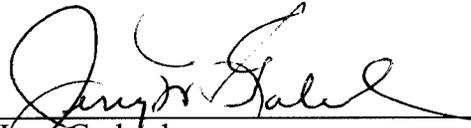
File No. S-02111(EX)

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 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 25th day of October, 2002.

JERRY GARLAND



Jerry Garland
(DOB _____)

State of Kentucky)
County of Wayne)

Subscribed before me this

25th day of October, 2002.

Erica P Stackton
Notary Public Erica P Stackton

My commission expires 06-06-04