

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

In the Matter of
MARK KROMAN,

WAIVER AND CONSENT

Respondent.

File No. S-02179(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 willful violation of an Order signed by the Administrator is a criminal offense.

EXECUTED this 02 day of December, 2002.

MARK KROMAN

Signature

Date

State of Kentucky
County of Warren

Subscribed before me this

02 day of December, 2002.

Muri Elrod

Notary Public

My commission expires 9/9/06.