

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

In the Matter of
FAMILY HERITAGE ESTATE PORTFOLIO, INC. ,

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-02260 (EX)

The undersigned Respondent, while neither admitting nor denying the allegations contained in the Petition for Order, and having decided not to contest the issuance of the attached Order, hereby waives its 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 27 day of FEBRUARY, 2004.

Mark W. DuMay, RECEIVER

Family HeritageEstate Portfolio, Inc.

State of Pennsylvania)
County of Allegheny)

Subscribed before me this

27th day of Feb., 2004.

Emily C. Liska
Notary Public

My commission expires Apr. 18, 2005

Notarial Seal
Emily C. Liska, Notary Public
Edgeworth Boro, Allegheny County
My Commission Expires Apr. 18, 2005
Member, Pennsylvania Association of Notaries