

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

In the Matter of
THOMAS J. KRIZMAN,

WAIVER AND CONSENT
TO ORDER

Respondent.

File No. S-04269(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 8TH day of JANUARY, 2005

THOMAS J. KRIZMAN

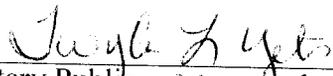


(DOB 10/21/41)

State of WI)
County of WAUKESHA)

Subscribed before me this

8 day of January, 2005


Notary Public WAUKESHA County

My commission expires 10/21/07