

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

In the Matter of
ROBERT E. NICK,

WAIVER AND CONSENT
TO ORDER

Respondent.

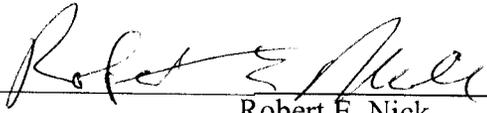
File No. S-05145(EX)

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 31ST day of August, 2005.

ROBERT E. NICK

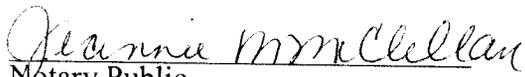


Robert E. Nick
(DOB 1-23-42)

State of Wisconsin)
County of Buffalo)

Subscribed before me this

31 day of August, 2005.



Notary Public

My commission expires 8/19/07