

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

In the Matter of
CREDIT USA, INC.

WAIVER AND CONSENT
TO ORDER

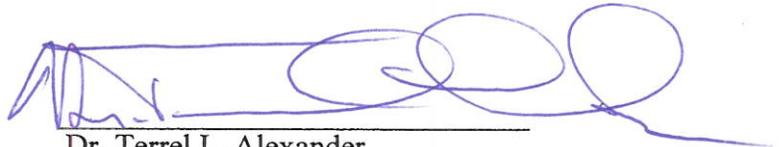
Respondent.

File No. S-08039(FX)

The undersigned Respondent, having decided not to contest the issuance of the attached Order in the above-referenced matter, 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 9th day of July, 2008.



Dr. Terrel L. Alexander
Credit USA, Inc.

State of New Jersey
County of Burlington

Subscribed before me this
9th day of July, 2008.

Karen S Taylor
Notary Public Karen S Taylor

My commission expires 4-19-2009

KAREN S. TAYLOR
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES APRIL 19, 2009