

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

In the Matter of
EDITH MUNOZ,

WAIVER AND CONSENT
TO ORDER

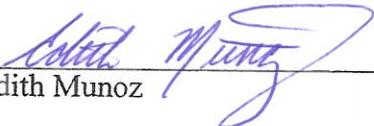
Respondent.

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 her 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.

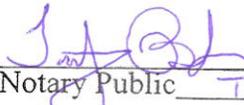
EXECUTED this 16 day of July, 2008.


Edith Munoz

State of NEW JERSEY)
County of CAMDEN)

Subscribed before me this

16 day of July, 2008.


Notary Public Timothy Booker

My commission expires May 17, 2012

TIMOTHY BOOKER
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES MAY 17, 2012