

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

In the Matter of

WAIVER AND CONSENT TO ORDER

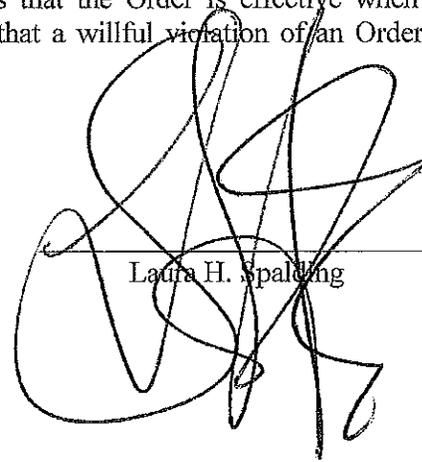
LAURA H. SPALDING,

File No. S-209641 (EX)

Respondent.

The undersigned Respondent, having decided not to contest the issuance of the attached Order in the above-referenced matter and without admitting or denying the allegations in the Petition for Order in this matter, hereby waives her right to a hearing with respect to this matter and hereby consents to the issuance of the attached Order;

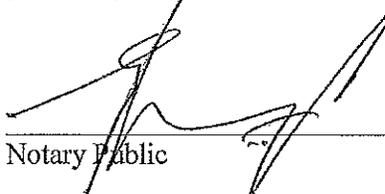
The undersigned Respondent understands that the Order is effective when signed by the Administrator of the Division of Securities and that a willful violation of an Order signed by the Administrator is a criminal offense.

  
\_\_\_\_\_  
Laura H. Spalding

State of Texas        )  
                                  )  
County of Harris    )

Subscribed before me this

17<sup>th</sup> day of March, 2015.

  
\_\_\_\_\_  
Notary Public  
My commission expires JANUARY 27th - 2019

