

**ORDER  
TO  
CEASE AND DESIST**

STATE OF WISCONSIN  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

TO: Thomas Liscio  
81 Point View Parkway  
Wayne, NJ 07470

Affiliated Mortgage Protection  
P.O. Box 798  
Newark, NJ

Affiliated Mortgage Protection  
1620 U.S. Highway 22 East  
Union, NJ 07083

Affiliated Mortgage Protection  
292 Terminal Avenue  
Clark, NJ 07066

1. The State of Wisconsin, Department of Financial Institutions, Division of Banking (“division”) shall enforce and cause to be enforced all laws relating to state-chartered savings banks, savings and loan associations, and banks in the State of Wisconsin, pursuant to chs. 214, 215, 220 and 221, Stats..
2. No person may use the name, logo, or symbol, or any combination thereof, of a Wisconsin state-chartered savings bank, a savings and loan association, or bank or any name, logo, or symbol, or any combination thereof, that is deceptively similar to the name, logo, or symbol of a Wisconsin state-chartered savings bank, a savings and loan association, or bank, in any marketing material provided to or solicitation of another person in a manner such that a reasonable person may believe that the marketing material or solicitation originated from or is endorsed by the Wisconsin state-chartered savings bank, savings and loan association, or bank or that the Wisconsin state-chartered savings bank, savings and loan association, or bank is responsible for the marketing material or solicitation, pursuant to ss. 214.035(4)(a), 215.26(10)(a) and 221.0404(1), Stats.
3. The division shall direct any person the division finds to have violated ss. 214.035(4)(a), 215.26(10)(a) or 221.0404(1), Stats., to cease and desist from violating these subsections, pursuant to 214.035(4)(b), 215.26(10)(b) and 221.0404(2), Stats..
4. The division finds as follows:
  - a. Thomas Liscio and Affiliated Mortgage Protection used the name “Bank of Prairie du Sac” in marketing material provided to or in solicitation of residents of the State of Wisconsin in a manner such that a reasonable person may believe that such material or

solicitation originated from or is endorsed by the Bank of Prairie du Sac, or that the Bank of Prairie du Sac is responsible for the marketing material or solicitation. (Ex. 1)

b. The Bank of Prairie du Sac is a Wisconsin state-chartered bank and has not consented to the use of its name by Thomas Liscio and/or Affiliated Mortgage Protection

c. Thomas Liscio and Affiliated Mortgage Protection have violated ss. 221.4040(2), Stats.

5. **IT IS HEREBY ORDERED**, based on the foregoing, as follows:

a. Thomas Liscio and Affiliated Mortgage Protection shall cease and desist from the use of any name, logo, or symbol, or any combination thereof, of any Wisconsin state-chartered savings bank, a savings and loan association, or bank or any name, logo, or symbol, or any combination thereof, that is deceptively similar to the name, logo, or symbol of a Wisconsin state-chartered savings bank, a savings and loan association, or bank, in any marketing material provided to or solicitation of another person in a manner such that a reasonable person may believe that the marketing material or solicitation originated from or is endorsed by the Wisconsin state-chartered savings bank, savings and loan association, or bank or that the Wisconsin state-chartered savings bank, savings and loan association, or bank is responsible for the marketing material or solicitation, pursuant to ss. 214.035(4)(a), 215.26(10)(a) and 221.0404(1), Stats.

b. Thomas Liscio and Affiliated Mortgage Protection shall cease and desist from any and all violations of ss. 214.035(4)(a), 215.26(10)(a) and 221.0404(1), Stats.

6. **If a person violates ss. 214.035(4)(a), 215.26(10)(a) or 221.0404(1), Stats., after receiving such direction, the division may impose a forfeiture of up to \$1,000.00 for each violation, pursuant to 214.035(4)(b), 215.26(10)(b) and 221.0404(2), Stats.**

7. **Each instance in which marketing material is provided to another person or solicitation of another person takes place in violation of ss. 214.035(4)(a), 215.26(10)(a) or 221.0404(1), Stats., constitutes a separate violation, pursuant to 214.035(4)(b), 215.26(10)(b) and 221.0404(2), Stats.**

8. The provisions of this Order shall be binding upon Thomas Liscio, Affiliated Mortgage Protection and their directors, officers, employees, agents, successors, assigns, and other persons participating in the conduct of their affairs. The provisions of the Order shall remain effective and enforceable except to the extent that, and until such time as, any provisions of this Order shall have been modified, terminated, suspended, or set aside by the division.

The effective date of this Order shall be the date upon which it is served. Pursuant to s. 227.48(1), Stats., service is complete upon mailing.

9. The procedures to appeal this Notice are set forth in s. 227.42, *et seq*, Stats.

Dated at Madison, Wisconsin this 11<sup>th</sup> day of June, 2004.

By: \_\_\_\_\_

Michael J. Mach, Administrator  
State of Wisconsin  
Department of Financial Institutions  
Division of Banking  
P.O. Box 7876  
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