BEFORE THE SECURITIES COMMISSIONER
OF THE STATE OF DELAWARE

IN THE MATTER OF: )

BENEFICIAL FUNDING CORP. )
(t/a BENEFICIAL ASSISTANCE), ) Case No. 02-5-3
NATIONWIDE CONSULTANTS, INC., )
U.S. FINANCIAL RESOURCES, )
ERIC AGER, and BOB BROEGE, )
) Respondents.
)

CONSENT ORDER

WHEREAS, the Division of Securities ("Division") has filed an administrative
complaint in the above-captioned action alleging that the respondents have engaged in
certain conduct in violation of the Delaware Securities Act; and

WHEREAS, Respondent Broege and the Division have arrived at an amicable
resolution of the matter;

NOW THEREFORE, PURSUANT TO THE CONSENT OF THE DIVISION AND
MR. BROEGE, IT IS HEREBY ORDERED this 11th day of November, 2002
AS FOLLOWS:

(1) Mr. Broege shall cease and desist from offering and/or selling any viatical
investment, or any other security, in Delaware until such times as the viatical investment
or other security has been properly registered with the Securities Commissioner for the
State of Delaware pursuant to the securities registration requirements of the Delaware
Securities Act.

(2) Mr. Broege shall cease and desist from doing business as an agent (as that
term is defined in the Delaware Securities Act) until such time as he has complied with
the agent registration requirements of the Delaware Securities Act.

(3) The Division's administrative complaint against Mr. Broege (and only as against Mr. Broege) is dismissed.

Bob Broege
U.S. Financial Resources
28870 U.S. Highway 19, North
Suite 339
Clearwater, Florida 33761
800-737-9006

Peter O. Jamison, III
Deputy Attorney General
Department of Justice
State Office Building, 5th Floor
820 North French Street
Wilmington, DE 19801
(302) 577-8940
Attorney for Division of Securities

Richard W. Hubbard
Administrative Hearing Officer