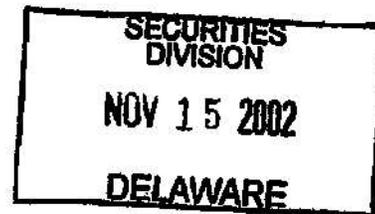


BEFORE THE SECURITIES COMMISSIONER
OF THE STATE OF DELAWARE

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;

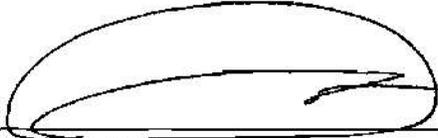
NOW THEREFORE, PURSUANT TO THE CONSENT OF THE DIVISION AND MR. BROEGE, IT IS HEREBY ORDERED this 11th day of November, 2002 AS FOLLOWS:

(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.

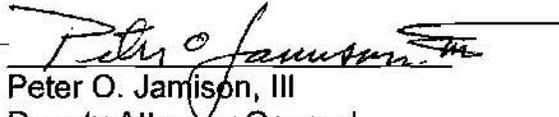
(2) Mr. Broege shall cease and desist from doing business as an agent (as that term is defined in the Delaware Securities Act) until such time as he has complied with

the agent registration requirements of the Delaware Securities Act.

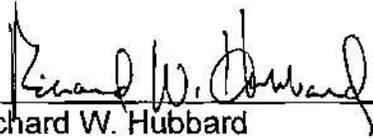
(3) The Division's administrative complaint against Mr. Broege (and only as against Mr. Broege) is dismissed.



Bob Broege
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Richard W. Hubbard
Administrative Hearing Officer