

STATE OF MAINE
OFFICE OF SECURITIES
121 STATE HOUSE STATION
AUGUSTA, ME 04333-0121

IN RE

James L. Paris Financial Services, Inc.,
James L. Paris and Carmen G. Paris

CONSENT AGREEMENT
02-095-CAG

This Consent Agreement is entered into between the Office of Securities and James L. Paris ("Paris"), a natural person with a last known address of 1500 Beville Road, Suite 606, Box 223, Daytona Beach, Florida 32114.

WHEREAS the parties agree as follows:

1. At all relevant times, Paris was the sole owner and president of James L. Paris Financial Services, Inc. ("JLPFS"), an investment adviser incorporated and registered in Florida with a last known business address of 380 Semoran Commerce Place, Building B, Suite 209, Apopka, Florida 32703-4654.
2. JLPFS was licensed as an investment adviser in Maine from June 16, 1992, to December 31, 2001.
3. On August 4, 2003, the Securities Administrator issued a Notice of Intent to Impose a Civil Penalty, Censure and Issue a Cease and Desist Order Against Respondents or to Bar James L. Paris ("Notice of Intent").
4. On September 5, 2003, the Securities Administrator issued an Order to Impose a Civil Penalty, Censure and Cease and Desist Against Respondents and to Bar James L. Paris ("Final Order").
5. On October 9, 2003, the Securities Administrator issued an order vacating the Final Order as to respondent James L. Paris only.
6. It is the position of the Office of Securities that Paris acted unethically by accepting loans from two Maine investors who were clients of JLPFS. Paris admits that he accepted the loans but denies he acted unethically.
7. Both parties desire an expeditious resolution of this matter.

NOW, THEREFORE, without trial or adjudication of any issue of fact or law, and without Paris admitting or denying that his conduct violated the Revised Maine Securities Act, it is agreed that:

1. Paris shall not apply for any license in Maine as a broker-dealer, investment adviser, sales representative, or investment adviser representative, nor shall he otherwise act as, or associate with, a securities issuer, broker-dealer, or investment adviser, or otherwise engage, participate, or assist others in the issuance, offer, sale, or purchase of securities in Maine. Further, Paris shall not apply for any license in Maine to sell real estate, insurance, or other investments, nor shall he otherwise act in Maine as a financial planner or as any other financial or investment professional.
2. Paris shall repay the principal from the loans solicited from the two Maine investors. In reliance upon Paris' representations as to his limited assets, the Securities Administrator agrees that Paris shall make the payments pursuant to the attached Schedule A. Pursuant to Schedule A, the initial payments of \$1,500.00 to each of the two Maine investors shall be made by March 1, 2004. All payments shall be by checks made payable to the Office of Securities and forwarded directly to the Office of Securities for distribution to the two Maine investors. Each check must be received by the Office of Securities no later than the due date listed in the attached Schedule A. If any payment is not received within one week after the due date, it shall be considered a breach of this consent agreement, and, within thirty days, Paris shall pay to the Office of Securities the balance of the amounts due to the two Maine investors.
3. Paris shall cooperate fully with the Office of Securities by promptly providing information, documents, and testimony, upon reasonable request, in connection with any further action taken by the Office of Securities against Carmen Paris.
4. If Paris fails to comply with any provision of this Consent Agreement, the Securities Administrator, at her sole and unreviewable discretion, may declare this entire Consent Agreement null and void.
5. The proceedings against Paris referenced in the Notice of Intent are dismissed by execution of this Consent Agreement.
6. This Consent Agreement constitutes the entire agreement between the Office of Securities and Paris, and Paris confirms that in entering into this agreement he is not relying on any representations, promises, or understandings other than those expressed herein.

Date: February 13, 2004

s/James L. Paris
James L. Paris

Date: February 18, 2004

s/Christine A. Bruenn
Christine A. Bruenn
Securities Administrator

Reviewed by:

Date: February 18, 2004

s/Bonnie E. Russell
Bonnie E. Russell
Assistant Securities Administrator

Presented by:

Date: February 18, 2004

s/Michael W. Atleson
Michael W. Atleson
Staff Attorney

Schedule A to Consent Agreement 02-095

The Kittery, Maine investor:

Payment Deadline	Amount
March 1, 2004	\$1,500.00
March 31, 2004	\$1,500.00
April 30, 2004	\$500.00
May 31, 2004	\$500.00
June 30, 2004	\$500.00
July 30, 2004	\$500.00
August 31, 2004	\$500.00
September 30, 2004	\$500.00
October 31, 2004	\$500.00
November 30, 2004	\$500.00
December 31, 2004	\$500.00
January 30, 2005	\$500.00
February 28, 2005	\$500.00
March 31, 2005	\$500.00
April 30, 2005	\$500.00

The Warren, Maine investor:

Payment Deadline	Amount
March 1, 2004	\$1,500.00
March 31, 2004	\$1,500.00
April 30, 2004	\$500.00
May 31, 2004	\$500.00
June 30, 2004	\$500.00
July 30, 2004	\$500.00
August 31, 2004	\$500.00
September 30, 2004	\$500.00
October 31, 2004	\$500.00
November 30, 2004	\$500.00
December 31, 2004	\$500.00
January 30, 2005	\$500.00
February 28, 2005	\$500.00
March 31, 2005	\$500.00
April 30, 2005	\$500.00
May 31, 2005	\$500.00
June 30, 2005	\$500.00
July 30, 2005	\$500.00
August 31, 2005	\$500.00
September 30, 2005	\$500.00
October 31, 2005	\$500.00