

STATE OF MAINE
YORK, ss.

SUPERIOR COURT
CIVIL ACTION
DOCKET NO. CV-05-081

STATE OF MAINE and)
SECURITIES ADMINISTRATOR,)
)
Plaintiffs,)
)
v.)
)
LORI M. HEMINGS,)
)
Defendant.)

CONSENT JUDGMENT

NOW COME the parties and stipulate that judgment in this case shall enter for the Plaintiffs, State of Maine and Securities Administrator, against Defendant, Lori M. Hemings (“Hemings”), on all counts of the Complaint.

Hemings, after consulting with counsel, and without admitting or denying the allegations in the Complaint, agrees to judgment containing the following relief:

1. Hemings is permanently enjoined from offering or selling securities, annuities, or any other investment products in the State of Maine. This injunction does not prohibit an employer of Hemings from offering or selling securities, annuities, or other investment products in Maine so long as:

- a. the employer otherwise lawfully may do so;
- b. Hemings has no involvement in the offer or sale; and
- c. Hemings is not a partner, a director, or an officer with any role in the management of the employer.

2. Hemings shall pay \$8,000 in restitution to the Securities Administrator for distribution to the two Maine residents who purchased U.S. Capital Funding, Inc. notes.

Hemings shall pay this restitution according to the following schedule:

- a. \$3,000 within 30 days after entry of this Consent Judgment on the docket;

- b. \$2,500 on or before February 1, 2006; and
- c. \$2,500 on or before February 1, 2007.

3. Should Hemings fail to make any of the restitution payments as set forth above, all remaining restitution shall become due and owing and Hemings shall reimburse Plaintiffs for any and all attorneys fees and costs incurred in collecting the balance.

4. Hemings shall fully cooperate with Plaintiffs in any investigation or legal action taken against other persons in connection with U.S. Capital Funding, Inc. note sales.

Respectfully submitted,

Dated: March 7, 2005

G. STEVEN ROWE
Attorney General

/s/ Michael J. Colleran
MICHAEL J. COLLERAN (Bar No. 9247)
Assistant Attorney General
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Attorney for Plaintiffs

/s/ Lori M. Hemings
LORI M. HEMINGS

Defendant, *pro se*

STATE OF FLORIDA
COUNTY OF MARTIN

The foregoing instrument was acknowledged before me this 7th day of February, 2005, by LORI M. HEMINGS [Personally Known X OR Produced Identification _____] (Type of Identification Produced: _____).

My Commission Expires:

/s/ Kristin M. Remchuk
NOTARY PUBLIC

[Seal; Expires 7/9/05]

March __, 2005

Judgment entered for Plaintiffs in accordance with the terms of this Consent Judgment. This Court retains jurisdiction over this matter. At the direction of the Court, this Order shall be incorporated into the docket by reference. Rule 79(a).

3/10/05 - /s/ G. Arthur Brennan
Justice, Superior Court