







1 **CONSENT TO ORDER**

2 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law and  
3 Order.

4 2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona.  
5 Respondents neither admit nor deny the foregoing Findings of Fact and consent to the entry of the  
6 foregoing Conclusions of Law and Order.

7 3. Respondents are aware of their right to notice and a hearing at which they may be  
8 represented by counsel, present evidence and examine witnesses. Respondents irrevocably waive their  
9 right to such notice and hearing and to any court appeals relating to this Consent Order.

10 4. Respondents state that no promise of any kind or nature whatsoever, except as expressly  
11 contained in this Consent Order, was made to them to induce them to enter into this Consent Order and  
12 that they have entered into this Consent Order voluntarily.

13 5. Respondents acknowledge that the acceptance of this Consent Order by the Director is  
14 solely to settle this matter against them and does not preclude any other agency, officer, or subdivision  
15 of this state from instituting civil or criminal proceedings as may be appropriate now or in the future.

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17 2-15-01

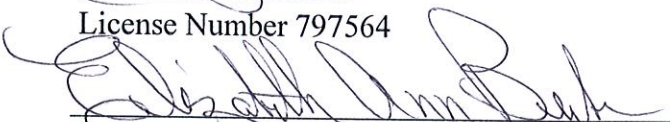
Date



Elizabeth Ann Berber  
License Number 797564

18  
19 2-15-01

Date



R.E.E.S. of Arizona, Inc.  
License Number 669525

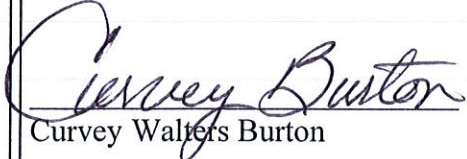
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21 By Its President

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COPIES of the foregoing mailed/delivered  
this 2nd day of March, 2001, to:

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