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J. DAVID NAVARRO, Clerk
By CAROL LUSDTKA
DEPUTY

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IN THE DISTRICT COURT OF THE FOURTH JUDICIAL DISTRICT

OF THE STATE OF IDAHO, IN AND FOR THE COUNTY OF ADA

STATE OF IDAHO, Department of Finance, Plaintiff, NEXT CENTURY, INC., REPARATA MAZZOLA, JAY L. WILCOX, MARLIS KIM HARRIS, TONY SELLERS, and THE AMERICAN INSURANCE COMPANY, Defendants.	Civil No. CV OC 9702109D **DEFAULT JUDGMENT AND PERMANENT INJUNCTION**
JAY L. WILCOX and MARLIS KIM HARRIS, Third-Party Plaintiffs, vs. ESCROW PLUS, INC., a California corporation, VALERIE JENKINS, MARLA MARTINEZ, PCO, INC., aka PERSONAL CHOICE OPPORTUNITIES, DAVID W. LAING and M.D. SMITH & COMPANY. Third-Party Defendants.	

JAY L. WILCOX and MARLIS KIM HARRIS,	)
	)
Cross-claimants,	)
	)
vs.	)
	)
NEXT CENTURY, INC., and REPARATA MAZZOLA,	)
	)
	)
Cross-defendants.	)
	)

In this action, the Defendant Next Century, Inc., having been served with the Order Granting Leave to Withdraw, and having failed to appear within the twenty (20) day period as provided in I.R.C.P. 11(b)(3), the Default of the Defendant was duly entered according to law on June 17, 1998 based upon the Affidavit of Mary E. Hughes, the other pleadings, papers, and records on file herein, and pursuant to the prayer of said Amended Complaint,

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that:

1. The Defendant has violated the Idaho Securities Act as alleged in the Amended Complaint.

2. The Defendant is permanently enjoined from engaging in any acts, practices or omissions which would constitute violations of the Idaho Securities Act, and in particular, is permanently enjoined from:

A. Selling or offering for sale nonexempt securities in any form in the State of Idaho until such time as the securities have been registered with the Idaho Department of Finance, in accordance with Title 30, Chapter 14, Idaho Code;

B. Selling or offering for sale nonexempt securities in any form in the State of Idaho until such time as Defendant has registered as a broker-dealer or salesman for a broker-dealer or issuer with the Idaho Department of Finance, in accordance with Title 30, Chapter 14, Idaho Code.

C. While engaged in or in connection with the offer, sale or purchase of any security:

(1) Employing any device, scheme or artifice to defraud any investors in the securities;

(2) Making any untrue statement of material fact, or omitting to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they are made, not misleading;

(3) Engaging in any act, practice or course of business which operates or would operate as a fraud or deceit upon any person.

D. Aiding, abetting, counseling, inducing or causing any other person to engage in any of the types of conduct described in paragraphs A, B, or C above.

3. The Defendant is prohibited from claiming the availability of, using, or offering to sell securities under, any exemptions under the Idaho Securities Act without receiving the prior written consent of the Director.

4. The Defendant shall restore to each person in interest any consideration which may have been acquired or transferred in violation of the Idaho Securities Act.

5. The Defendant shall pay attorney fees and costs incurred in the preparation and the prosecution of this action in the amount of one thousand dollars ($1,000) within thirty (30) days of the signing of this Judgment.

6. This Judgment and Permanent Injunction shall serve as a final resolution of all issues presented in Plaintiff's Amended Complaint as to Defendant Next Century, Inc.

DATED this 17 day of June, 1998.

/S/ D. DUFF McKEE

D. DUFF McKEE
District Judge

RULE 54(b) CERTIFICATE

With respect to the issues determined by the above judgment or order it is hereby CERTIFIED, in accordance with Rule 54(b), I.R.C.P., that the Court has determined that there is no just reason for delay of the entry of a final judgment and that the Court has and does hereby direct that the above judgment or order shall be a final judgment upon which execution may issue and an appeal may be taken as provided by the Idaho Appellate Rules.

Done this 17 day of June, 1998.

/S/ D. DUFF McKEE

D. DUFF McKEE
District Judge