

Step 5 International Ryan L. Garrett Ronald D. Wilder

Emergency Cease and Desist Order

DATE: June 14, 2001 RESPONDENTS: Step 5 International, of North Bend, Oregon; Ryan L. Garrett, of Coos Bay, Oregon; Ronald D. Wilder, of Hutchinson, Kansas ORDER: Emergency Cease and Desist Order issued to respondents Step 5 International, Ryan L. Garrett, Ronald D. Wilder for allegedly promoting and offering for sale the Step 5 membership program to Kansas residents. Step 5 International is a multilevel type-marketing program dealing primarily with self-liquidating loans. The Order alleges that neither Step 5 International, Garrett, nor Wilder were properly registered pursuant to the Kansas Securities Act.

Notice to Investors: If you are not a resident of Kansas and have been affected by actions that are similar to those described in this synopsis, you should consider contacting your state securities regulator for assistance. To locate your securities regulator, go to the [North American Securities Administrators Association](#) website. If you choose to contact your state securities regulator, please inform him or her of the action taken by the State of Kansas.