

1 STATE OF WASHINGTON
2 DEPARTMENT OF FINANCIAL INSTITUTIONS
3 SECURITIES DIVISION

4 IN THE MATTER OF DETERMINING
5 whether there has been a violation
6 of the Securities Act of Washington by:

7 Universal Online, Inc.; J. William
8 Oldenburg; Nancy L. Whitney; Gregory
9 J. Caputo,

10 Respondents.

Order Number S-08-037-11-CO01

CONSENT ORDER AS TO NANCY L.
WHITNEY AND GREGORY J. CAPUTO

11 **INTRODUCTION**

12 On August 30, 2010, the Securities Administrator of the State of Washington issued
13 Statement of Charges and Notice of Intent to Issue an Order to Cease and Desist, Impose Fines,
14 and Charge Costs, S-08-037-10-SC01, hereinafter referred to as "Statement of Charges,"
15 against the Respondents Universal Online, Inc., J. William Oldenburg, Nancy L. Whitney, and
16 Gregory J. Caputo. The Securities Division and Nancy L. Whitney and Gregory J. Caputo do
17 hereby agree to this Consent Order in settlement of the above captioned matter. The Securities
18 Division has, in the Statement of Charges, made certain allegations and conclusions, set forth
19 under the headings "Tentative Findings of Fact" and "Conclusions of Law." Nancy L. Whitney
20 and Gregory J. Caputo neither admit nor deny the Tentative Findings of Fact and Conclusions of
21 Law, which are hereby incorporated by reference into this Consent Order.

22 **CONSENT ORDER**

23 Based upon the foregoing and finding it in the public interest:

1 IT IS AGREED AND ORDERED that the Respondents Nancy L. Whitney and Gregory
2 J. Caputo shall cease and desist from violation of RCW 21.20.010, the anti-fraud section of
3 the Securities Act of Washington.

4 IT IS FURTHER AGREED that the Respondents Nancy L. Whitney and Gregory J.
5 Caputo enter into this Consent Order freely and voluntarily and with full understanding of its
6 terms and significance.

7 IT IS FURTHER AGREED that the Securities Division has jurisdiction to enter this
8 order.

9 IT IS FURTHER AGREED that in consideration of the foregoing, the Respondents
10 Nancy L. Whitney and Gregory J. Caputo waive their right to a hearing in this matter and
11 judicial review of this order.

12
13 **WILLFUL VIOLATION OF THIS ORDER IS A CRIMINAL OFFENSE.**

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17 SIGNED this 18 day of March, 2011.

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19 Signed by:

20 _____
21 /s/
Nancy L. Whitney, individually

1 Signed by:

2

/s/

3 _____
Gregory J. Caputo, individually

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8 DATED AND ENTERED this 29th day of March, 2011.

9

10 By:

11



12 _____

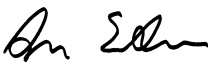
13 William M. Beatty
Securities Administrator

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16 Approved by:

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19 Suzanne Sarason
Chief of Enforcement

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Presented by:



Bridgett Fisher
Enforcement Attorney