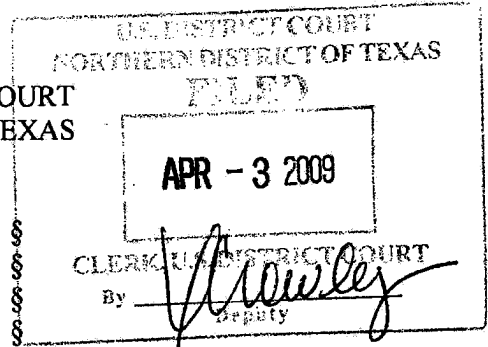


IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION



SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

MILLENNIUM BANK,  
UNITED TRUST OF SWITZERLAND S.A.,  
UT of S, LLC,  
MILLENNIUM FINANCIAL GROUP,  
WILLIAM J. WISE,  
d/b/a STERLING ADMINISTRATION,  
d/b/a STERLING INVESTMENT SERVICES,  
d/b/a MILLENNIUM AVIATION,  
KRISTI M. HOEGEL, a/k/a KRISTI M. CHRISTOPHER,  
a/k/a BESSY LU,  
JACQUELINE S. HOEGEL, a/k/a JACQUILINE S. HOEGEL,  
a/k/a JACKIE S. HOEGEL,  
PHILIPPE ANGELONI, and BRIJESH CHOPRA,

Defendants,

and

UNITED T OF S, LLC, STERLING I.S., LLC,  
MATRIX ADMINISTRATION, LLC,  
JASMINE ADMINISTRATION, LLC, LYNN P. WISE,  
DARYL C. HOEGEL, RYAN D. HOEGEL, and  
LAURIE H. WALTON,

Relief Defendants.

Case No.: 7:09-cv-050-O

**AGREED ORDER OF PRELIMINARY INJUNCTION  
AND OTHER EQUITABLE RELIEF AS TO DEFENDANTS  
KRISTI HOEGEL AND UT OF S, LLC**

This matter came on before the Court on Plaintiff's unopposed motion to issue a preliminary injunction and other equitable relief against Defendants Kristi M. Hoegel, a/k/a Kristi M. Christopher, a/ka Bessy Lu ("Kristi Hoegel") and UT of S, LLC (together,

“Defendants”). Defendants have admitted to personal service by the Commission of a copy of the Summons, Complaint, Application for Preliminary Injunction and *Ex Parte* Temporary Restraining Order Freezing Assets and Other Equitable Relief filed in the above captioned matter; have agreed for purposes of this action only to the entry of this Agreed Order of Preliminary Injunction and Other Equitable Relief (“Order”), without admitting or denying the allegations contained in the Complaint; have agreed that this Court has jurisdiction over them and subject matter of this action; and have agreed to waive a hearing and the entry of findings of fact and conclusions of law. Based on all the pleadings and the agreement of the parties,

**IT IS THEREFORE ORDERED:**

1. Defendants, their agents, servants, employees, attorneys, and all other persons in active concert or participation with them, who receive actual notice of this order, by personal service or otherwise, and each of them, be and hereby are restrained and enjoined from violating Section 17(a) of the Securities Act [15 U.S.C. §77q(a)], directly or indirectly, in the offer or sale of a security, by making use of any means or instruments of transportation or communication in interstate commerce or by use of the mails:
  - A. to employ any device, scheme or artifice to defraud;
  - B. to obtain money or property by means of any untrue statement of a material fact or any omission to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading; and/or
  - C. to engage in any transaction, practice or course of business which operates or would operate as a fraud or deceit upon any purchaser.

2. During the pendency of this matter, Defendants, their agents, servants, employees, attorneys, and all other persons in active concert or participation with them, who receive actual notice of this order, by personal service or otherwise, and each of them, be and hereby are restrained and enjoined from violating Section violating Sections 5(a) and 5(c) of the Securities Act [15 U.S.C. §§ 77e(a) and 77e(c)] directly or indirectly, in the absence of any applicable exemption:

(A) Unless a registration statement is in effect as to a security, making use of any means or instruments of transportation or communication in interstate commerce or of the mails to sell such security through the use or medium of any prospectus or otherwise; or

(B) Making use of any means or instruments of transportation or communication in interstate commerce or of the mails to offer to sell or offer to buy through the use or medium of any prospectus or otherwise any security, unless a registration statement has been filed with the Commission as to such security, or while the registration statement is the subject of a refusal order or stop order or (prior to the effective date of the registration statement) any public proceeding or examination under Section 8 of the Securities Act [15 U.S.C. § 77h].

3. During the pendency of this matter, Defendants, their agents, servants, employees, attorneys, and all other persons in active concert or participation with them, who receive actual notice of this order, by personal service or otherwise, and each of them, be and hereby are restrained and enjoined from violating Section 10(b) of the Exchange Act and Rule 10b-5 thereunder [15 U.S.C. §78j(b) and 17 C.F. R. §240.10b-5], directly or indirectly, in connection with

the purchase or sale of a security, by making use of any means or instrumentality of interstate commerce, of the mails or of any facility of any national securities exchange:

- A. to use or employ any manipulative or deceptive device or contrivance;
- B. to employ any device, scheme or artifice to defraud;
- C. to make any untrue statement of a material fact or omit to state a material fact necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading; and/or
- D. to engage in any act, practice or course of business which operates or would operate as a fraud or deceit upon any person.

4. Defendants and their agents, employees, servants, attorneys and all persons in active concert or participation with them, who receive actual notice of this Order by personal service or otherwise, are restrained and enjoined from, directly or indirectly, making any payment or expenditure of funds (including charges on any credit card or draws on any other credit arrangement), and from assigning, conveying, transferring, encumbering, disbursing, dissipating, selling, hypothecating or concealing any assets, monies, or other property owned by or in the actual or constructive possession of Defendants, pending a showing to this Court that they have sufficient funds or assets to satisfy all claims arising from the violations alleged in the Complaint, pending the posting of a bond or surety sufficient to assure payment of any such claim, or until further order of this Court. Further, any bank, trust company, broker-dealer or other depository institution holding accounts for or on behalf of Defendants shall make no transactions in securities (excepting liquidating transactions necessary as to wasting assets) and no disbursements of funds or securities (including extensions of credit, or advances on existing lines of credit), including the honor of any negotiable instrument (including specifically, any

check, draft, or cashier's check) purchased by or for Defendant, pending further order of this Court.

5. To the extent they have not already done so, Defendants shall make an interim accounting, under oath and filed with the Court, within ten (10) days of the issuance of this Order, or other time by agreement of the parties, detailing by amount, date, method and location of transfer, payee and payor, purpose of payment or transfer of: (a) all investor monies and other benefits received, directly and indirectly, from or as a result of the activities alleged in the Complaint or thereafter transferred; (b) all monies and other assets received, directly or indirectly, from investors; (c) all of their current assets wherever they may be located and by whomever they are being held, and their current liabilities; and (d) all accounts with any financial or brokerage institution maintained for the Defendants at any point during the period from January 1, 2004, to the present. The accounting shall be sufficient to permit a full understanding of the flow of investor funds from the investor to its present location to the extent known by Defendants or within their power to learn. The accounting and all documents reviewed in the course of the preparation thereof or otherwise pertaining thereto shall be delivered by facsimile or overnight courier to Jennifer Brandt; Securities and Exchange Commission; Burnett Plaza, Suite 1900; 801 Cherry Street, Unit 18; Fort Worth, Texas 76102 by the deadline set forth above.

6. Defendants and their agents, servants, employees, attorneys, and all persons in active concert or participation with them who receive actual notice of this Order by personal service or otherwise, are restrained and enjoined from destroying, removing, mutilating, altering, concealing or disposing of, in any manner, any of their books and records or any documents

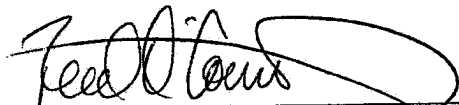
relating in any manner to the matters set forth in the Commission's Complaint, or the books and records and documents of any entities under their control, until further order of this Court.

7. To effectuate the provisions of any paragraph of this Order, the Commission may cause a copy of this Order to be served on any bank, savings and loan, broker-dealer or other financial or depository institution either by United States mail or by facsimile as if such service were personal service, to restrain and enjoin any such institution from disbursing funds, directly or indirectly, to or on behalf of the Defendants or Relief Defendants, or any companies or persons or entities under their control.

8. If she has not already done so, Defendant Kristi Hoegel shall surrender her passport temporarily during the pendency of this matter, and is barred from traveling outside the United States.

9. Defendants, his agents, servants, employees, attorneys, depositories, banks, and those persons in active concert or participation with anyone or more of them, and each of them, shall within five (5) days of receiving actual notice of this order, take such steps as are necessary to repatriate and deposit in accordance with the direction of the Receiver in this case, any and all funds or assets that were obtained directly or indirectly from investors that presently may be located outside of the United States. The Receiver is directed to accept these funds, to keep a record of them, and to deposit them into an interest bearing account, pending further order of this Court.

Signed: April 3, 2009

  
UNITED STATES DISTRICT JUDGE

Agreed to form:

s/ Kristi M. Hoegel

Kristi M. Hoegel

s/ Jennifer D. Brandt

Jennifer D. Brandt

Attorney for Plaintiff

United States Securities and Exchange Commission

Burnett Plaza, Suite 1900

801 Cherry Street, Unit 18

Fort Worth, Texas 76102

Telephone: (817) 978-6442 (jb)

Fax: (817) 978-4927

*brandtj@sec.gov*