

Consent Order of Prohibition

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1. Accelerated Returns, Inc. ("Accelerated Returns") is an Illinois registered corporation with a last known business address of 1218 Scenic Road, DeKalb, Illinois;
2. At all times relevant, William R. Wragg (also known as Ray Wragg hereinafter "Wragg"), was the registered agent and principal of Accelerated Returns;
3. From on or about September 26, 2005 through October 11, 2005, Accelerated Returns and Wragg through the internet webpage address of www.acceleratedreturns.com offered promissory notes issued or issuable by Accelerated Returns and/or Wragg with interest rates from 10-20% and maturity periods of up to 3.5 months;
4. Accelerated Returns and/or Wragg have issued promissory notes to approximately 42 Illinois residents and approximately 11 out of state residents, and have raised approximately \$1.4 million dollars and have returned approximately \$854,000 to the promissory note holders;
5. The promissory notes issued or issuable by Accelerated Returns were not registered by Accelerated Returns and/or Wragg with the Illinois Secretary of State;
6. The promissory notes offered and sold by Accelerated Returns and/or Wragg are securities as that term is defined under Section 2.1 of the Act;
7. That Section 5 of the Act provides, inter alia, that all securities except those set forth under Section 2.A of the Act, or those exempt under Section 3 of the Act or those offered and sold in transactions exempt under Section 4 of the Act shall be registered with the Secretary of State prior to their offer or sale in the State of Illinois;
8. That Section 12.A of the Act provides, inter alia, that it shall be a violation of the Act for any person to offer or sell securities except in accordance with the provisions of the Act;
9. That Section 12.D of the Act provides, inter alia, that it shall be a violation of the Act for any person to fail to file with the Secretary of State any document or application required to be filed under the provision of the Act or to fail to comply with the terms of any order of the Secretary of State issued pursuant to Section 11 of the Act;

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10. That by virtue of the foregoing, William R. Wragg and Accelerated Returns, Inc., its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns have violated Sections 12.A and 12.D of the Act;
11. That Section 11.F(2) of the Act provides, inter alia, that the Secretary of State may temporarily suspend or prohibit the offer or sale of securities by any person if the Secretary of State in his or her opinion, based upon credible evidence, deems it necessary to prevent an imminent violation of the Act or to prevent losses to investors which the Secretary of State reasonably believes will occur as a result of a prior violation of the Act;
12. That Section 11.E(2) of the Act provides, inter alia, that if the Secretary of State shall find that any person has violated subsection D of Section 12 of the Act, the Secretary of State may by written order prohibit the person from offering or selling any securities in this State; and
13. That Section 11.E(4) of the Act provides, inter alia, that if the Secretary of State, after finding that any provision of the Act has been violated, may impose a fine as provided by rule, regulation or order not to exceed \$10,000.00 for each violation of the Act.

WHEREAS, the Respondents have acknowledged that the allegations contained in paragraph eight (8) of the Stipulation shall be adopted as the Secretary of State's Conclusions of Law without admitting or denying the Department's allegations as follows:

1. That by virtue of the foregoing, the Respondents, Accelerated Returns, Inc. and William R. Wragg, have violated Sections 12.A and D of the Act.
2. That by virtue of the foregoing, Respondents, Accelerated Returns, Inc. and William R. Wragg, are subject to a fine of up to \$10,000.00 per violation, costs of investigation and reasonable expenses and an order of Permanent Prohibition.


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NOW THEREFORE IT IS HEREBY ORDERED THAT:

1. The foresaid allegations contained in the Stipulation shall be and are hereby adopted as the Secretary of State's Findings of Fact and Conclusions of Law;
2. The Respondents are permanently prohibited from offering and/or selling securities in the State of Illinois;
3. The Notice of Hearing in this matter is dismissed.

ENTERED: This 20th day of January, 2009.



JESSE WHITE
Secretary of State
State of Illinois

NOTICE: Failure to comply with the terms of this Order shall be a violation of Section 12(D) of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act"). Any person or entity who fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of a Class 4 felony.

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