

STATE OF MAINE
OFFICE OF SECURITIES
121 STATE HOUSE STATION
AUGUSTA, MAINE 04333

_____))
IN THE MATTER OF:)
)
Landmark Financial Services, Inc.)
(CRD #122568) and)
James F. Jurczak)
(CRD #2032940))
_____))

CONSENT AGREEMENT
No. 04-083-CAG

This Agreement is entered into by the State of Maine Office of Securities ("Securities"), Landmark Financial Services, Inc. ("Landmark"), CRD #122568, an investment adviser company with a principal place of business at 99 Western Avenue, P.O. Box 117, Augusta, Maine, 04330, and James F. Jurczak ("Jurczak"), CRD# 2032940, an investment adviser representative affiliated with Landmark.

WHEREAS, the parties agree as follows:

1. Pursuant to 32 M.R.S.A. § 10303(1), a person may not act in Maine as an investment adviser representative unless licensed or exempt from licensing under the Revised Maine Securities Act;
2. Pursuant to 32 M.R.S.A. § 10303(3) it is unlawful for an investment adviser licensed or required to be licensed under the Revised Maine Securities Act to employ or contract with an individual as a representative of the investment adviser in Maine unless the individual is licensed;
3. Securities has reviewed Jurczak's licensing record and has found that Jurczak has never held an investment adviser representative's license in Maine;
4. It is Securities' position that Jurczak has acted as an investment adviser representative in Maine without being licensed or exempt from licensing; and

5. All parties desire an expeditious resolution of this matter.

NOW THEREFORE, without trial or adjudication of any issue of fact or law, and without Jurczak or Landmark admitting or denying that their conduct violated the Revised Maine Securities Act, it is agreed that:

Jurczak and Landmark will comply with all licensing and other legal requirements governing persons acting as investment advisers and investment adviser representatives in the State of Maine at all times from the date hereof;

In lieu of Securities seeking the imposition of a penalty for the allegations contained herein, Jurczak and Landmark will pay the sum of \$1,500.00 to Securities upon Jurczak's and Landmark's execution of this Agreement; and

Securities will not take further action against Jurczak and Landmark based upon the unlicensed status of Jurczak during the period preceding and including the date of execution of the Agreement.

Landmark Financial Services, Inc.
By:

March 22, 2004
Date

/s/ James F. Jurczak
Signature

James F. Jurczak
(printed name)

Its President

March 22, 2004
Date

/s/ James F. Jurczak
James F. Jurczak

March 31, 2004
Date

/s/ Christine A. Bruenn
Christine A. Bruenn
Securities Administrator

Reviewed by:

March 31, 2004
Date

/s/ Christina V. Breen
Christina V. Breen
Assistant Securities Administrator

Submitted by:

March 24, 2004
Date

/s/ Christian D. Van Dyck
Christian D. Van Dyck
Investigator/Examiner