IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF COLORADO

Civil Action No.: 1:12-cv-02131-JLK-BNB

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

BRIDGE PREMIUM FINANCE, LLC (f/k/a BERJAC OF COLORADO, LLC), MICHAEL J. TURNOCK, and WILLIAM P. SULLIVAN, II,

Defendants,

and

JANE K. TURNOCK,

Relief Defendant.

ORDER DENYING ENTRY OF FINAL JUDGMENTS

Kane, J.

The parties' Unopposed Motions to Enter Final Judgments (Docs. 51 and 52) are DENIED. I refuse to approve penalties against a defendant who remains defiantly mute as to the veracity of the allegations against him. A defendant's options in this regard are binary: he may admit the allegation or he may go to trial. I also object to the language in the consents and the proposed final judgments whereby the defendants waive their rights to the entry of findings of fact and conclusions of law pursuant to FRCP 52 and their rights to appeal. These findings are important to inform the public and the appellate courts. I will not endorse any final judgments including such provisions. Accordingly, Docs. 51 and 52 are DENIED. Future motions omitting

¹ See generally Phillip Hamburger, Unconstitutional Conditions: The Irrelevance of Consent, 98 Va. L. Rev. 479 (2012).

the unacceptable language, should the parties elect to file such, will be entertained.

DATED: January 17, 2013 BY THE COURT:

/s/John L. Kane

U.S. Senior District Judge