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IN THE MATTER OF
MICHAEL A. LACOCO

§
§
§

Order No. **ENF-10-CDO-1689**

TO: Michael A. Lacoco
4824 Briarcreek Drive
Flower Mound, Texas 75028

AGREED CEASE AND DESIST ORDER

Be it remembered that MICHAEL A. LACOCO, ("Respondent"), appeared before the Securities Commissioner of the State of Texas ("Securities Commissioner") and consented to the entry of this Order and the Findings of Fact and Conclusions of Law contained herein.

FINDINGS OF FACT

1. Respondent has waived (a) Respondents' right to notice and a hearing in this matter; (b) Respondent's right to appear and present evidence in this matter; (c) Respondent's right to appeal this Order; and (d) all other procedural rights granted to Respondents by the Securities Act, TEX. REV. CIV. STAT. Ann. Art. 581-1 et seq. (Vernon 1964 & Supp. 2009) ("Texas Securities Act"), and the Administrative Procedure Act, TEX. GOV'T CODE ANN. § 2001.001 et seq. (Vernon 2000 & Supp. 2009) ("Administrative Procedure Act").
2. Respondent Lacoco maintains a last known address of 4824 Briarcreek Drive, Flower Mound, Texas 75028.
3. Respondent offered for sale and sold in Texas an investment program involving the purchase of "Millennium Terminal" point-of-sale credit and debit card terminals from Nexstar Communications, LLC and TMT Equipment Co., LLC and the lease of the terminals to POSA, LLC and POSA TMT, LLC for a 12% return on investment.

4. Respondent offered for sale and sold in Texas, "Universal Leases" issued by Yucatan Resorts, SA, Resort Holdings International SA, and Resort Holdings International, Inc. wherein investors' funds were used to purchase interests in resort properties purportedly located in Mexico coupled with management agreements guaranteeing investors a 9% to 12% return on investment.
5. The above-described Nexstar program and Universal leases were not registered by qualification, notification or coordination and no permit has been granted for its sale in Texas.
6. Respondent was not registered with the Securities Commissioner as a dealer or agent at any time material hereto.

CONCLUSIONS OF LAW

1. The above-described Nexstar program and Universal leases are "securities" as that term is defined in Section 4.A of the Texas Securities Act.
2. Respondent has violated Section 7 of the Texas Securities Act by offering securities for sale in Texas at a time when the securities were not registered with the Securities Commissioner.
3. Respondent has violated Section 12 of the Texas Securities Act by offering securities for sale in Texas without being registered pursuant to the provisions of Section 12 of the Texas Securities Act.
4. The foregoing violations constitute bases for the issuance of a Cease and Desist Order pursuant to Section 23.A of the Texas Securities Act.

ORDER

1. It is therefore ORDERED that Respondent immediately CEASE AND DESIST from offering for sale any security in Texas until the security is registered with the Securities Commissioner or is offered for sale pursuant to an exemption from registration under the Texas Securities Act.
2. It is further ORDERED that Respondents immediately CEASE AND DESIST from the offer and sale of securities in Texas until Respondents are registered with the Securities Commissioner as dealers or agents or an available exemption from registration is utilized.

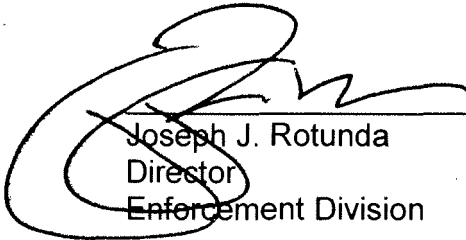
SIGNED AND ENTERED by the Securities Commissioner this 13th day
of May, 2010.

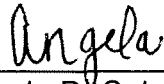
Denise Voigt Crawford
DENISE VOIGT CRAWFORD
Securities Commissioner

Respondent:


Michael A. Lacoco Individually

Approved as to Form:


Joseph J. Rotunda
Director
Enforcement Division


Angela D. Cole
Assistant Director
Enforcement

ACKNOWLEDGMENT

On the 21 day of ~~March~~^{April}, 2010, Michael A. Lacoco ("Respondent"), personally appeared before me, executed the foregoing Order and acknowledged that:

1. Respondent has read the foregoing Order;
2. Respondent has been fully advised of his rights under the Texas Securities Act and the Administrative Procedure Act;
3. Respondent knowingly and voluntarily consents to the entry of the foregoing Order and the Findings of Fact and Conclusions of Law contained therein; and,
4. Respondent, by consenting to the entry of the foregoing Order, has knowingly and voluntarily waived his rights as set forth therein.



Raymond S. Stewart
Notary Public in and for
the State of Texas

My commission expires on: 2/25/13