

BrokerCheck Report

JAMES DANIEL DMEQ

CRD# 1444759

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About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

JAMES D. DME0

CRD# 1444759

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 0 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- B** **KENNETH, JEROME & CO., INC.**
CRD# 15541
FLORHAM PK, NJ
06/2013 - 12/2018
- B** **EQUITY SERVICES, INC.**
CRD# 265
MORRISTOWN, NJ
08/1997 - 07/2013

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2
Customer Dispute	1
Termination	1
Financial	3
Judgment/Lien	11

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 0 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	07/23/1997

State Securities Law Exams

Exam	Category	Date
No information reported.		

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 06/2013 - 12/2018	KENNETH, JEROME & CO.,INC.	15541	FLORHAM PK, NJ
B 08/1997 - 07/2013	EQUITY SERVICES, INC.	265	MORRISTOWN, NJ

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
07/1997 - Present	EQUITY SERVICES, INC.	REGISTERED REP	Y	MONTPELIER, VT, United States
08/1980 - Present	NATIONAL LIFE OF VERMONT	OTHER - SALES AGENT	Y	MORRISTOWN, NJ, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

JD FINANCIAL SERVICES, INV. REL., INS. SALES, SALES ASSOCIATE, 1/1/90 - PRES., 160 HRS/MO, 9-5 DUR. TRAD. HRS, AGENT/BROKER FOR SEVERAL INS. COMPANIES TO SELL LIFE, DI, HEALTH, LTC.*JAMES D'MEO, INV. REL., LOCATED IN NJ, LIFE, HEALTH, DISABILITY, ANNUITY, AND LONG TERM CARE INSURANCE SALES, INSURANCE AGENT, 08/01/1980-PRES, 40 HR/MO, DUR TRD HRS, I AM AN AGENT OF SEV INS COS TO SELL: LIFE, DISABILITY, HEALTH, ANNUITIES, AND LONG TERM CARE INSURANCE.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - § A "pending" event involves allegations that have not been proven or formally adjudicated.
 - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - § A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0
Customer Dispute	0	1	N/A
Termination	N/A	1	N/A
Financial	0	3	N/A
Judgment/Lien	11	N/A	N/A





Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	12/05/2019
Docket/Case Number:	2018059491102
Employing firm when activity occurred which led to the regulatory action:	Kenneth Jerome & Co., Inc.,
Product Type:	No Product
Allegations:	Without admitting or denying the findings, D'Meo consented to the sanction and to the entry of findings that he failed timely to provide documents and information requested by FINRA and refused to appear on-the-record testimony as requested by FINRA, as part of an investigation into his financial disclosures.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

12/05/2019

Sanctions Ordered:

Bar (Permanent)

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Bar (Permanent)
Capacities Affected:	All capacities
Duration:	Indefinite
Start Date:	12/05/2019
End Date:	



Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	04/26/2019
Docket/Case Number:	2018059491101
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Allegations:	Respondent D'Meo failed to respond to FINRA request for information.
Current Status:	Final
Resolution:	Letter
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/20/2019
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	n/a
Start Date:	05/20/2019
End Date:	06/27/2019

Regulator Statement

Pursuant to FINRA Rule 9552 and in accordance with FINRA's Notice of Suspension letter dated April 26, 2019, D'Meo is suspended on May 20, 2019 from associating with any FINRA member firm in all capacities. If D'Meo fails to request termination of the suspension within three months of the date of the Notice of Suspension, he will automatically be barred on July 29, 2019 from association with any FINRA member in all capacities pursuant to FINRA Rule 9552(h). Suspension lifted on June 27, 2019.



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EQUITY SERVICEDS, INC.
Allegations:	THE CUSTOMER ALLEGED THAT MR. D'MEO MISREPRESENTED MATERIAL FACTS RELATED TO MUTUAL FUNDS THE CUSTOMER PURCHASED THROUGH MR. D'MEO.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$5,626.34

Customer Complaint Information

Date Complaint Received:	01/31/2002
Complaint Pending?	No
Status:	Denied
Status Date:	06/19/2002
Settlement Amount:	
Individual Contribution Amount:	



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	Kenneth Jerome & CO. Inc
Termination Type:	Discharged
Termination Date:	12/26/2018
Allegations:	Failure to disclose reportable personal financial events as discovered by FINRA in a search of public records
Product Type:	No Product



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 3

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	01/11/2016
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	United States Bankruptcy Court District of New Jersey
Location of Court:	Trenton NJ
Docket/Case #:	16-10423
Action Pending?	No
Disposition:	Dismissed
Disposition Date:	04/08/2016
Broker Statement	Case was dismissed at the request of the declarer, James D'Meo

Disclosure 2 of 3

Reporting Source:	Broker
Action Type:	Bankruptcy
Bankruptcy:	Chapter 11
Action Date:	08/09/2013
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	U S BANKRUPTCY COURT NJ - TRENTON
Location of Court:	TRENTON NEW JERSEY



Docket/Case #: 1327616
Action Pending? No
Disposition: Dissolved
Disposition Date: 04/23/2014

Disclosure 3 of 3

Reporting Source: Broker
Action Type: Compromise
Action Date: 07/01/2011

Organization Investment-Related?

Action Pending? No
Disposition: LUMP SUM
Disposition Date: 07/01/2011

If a compromise with creditor, provide:

Name of Creditor: CACH, LLC
Original Amount Owed: \$9,820.61
Terms Reached with Creditor: PAID \$4100.00 IN ONE LUMP SUM.



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	State of NJ Probation Division Child Support Enforcement
Judgment/Lien Amount:	\$9,099.93
Judgment/Lien Type:	Civil
Date Filed with Court:	12/20/2018
Date Individual Learned:	12/21/2018
Type of Court:	State Court
Name of Court:	Union County Probation
Location of Court:	Elizabeth, NJ
Docket/Case #:	CS83509011
Judgment/Lien Outstanding?	Yes
Resolution:	Satisfied
Broker Statement	Court order to attach employee wages at \$433.33 per month through 08/31/2020 for back child support.

Disclosure 2 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	CAPITAL ONE BANK
Judgment/Lien Amount:	\$3,348.24
Judgment/Lien Type:	Civil
Date Filed with Court:	12/21/2010
Date Individual Learned:	05/22/2015
Type of Court:	State Court
Name of Court:	MONMOUTH COURT
Location of Court:	MONMOUTH COUNTY NJ
Docket/Case #:	DC 02540510



Judgment/Lien Outstanding? Yes

Broker Statement

SETTLEMENT PENDING. REGISTRANT WAS UNAWARE OF JUDGMENT PRIOR TO FINRA NOTIFICATION TO FIRM. JUDGMENT DUE TO FORMER SPOUSE CREATING DEBT WITHOUT REGISTRANTS KNOWLEDGE OR CONSENT. JUDGMENT ENTERED PRIOR TO CURRENT EMPLOYMENT

Disclosure 3 of 11

Reporting Source: Broker
Judgment/Lien Holder: NEW CENTURY FINANCIAL
Judgment/Lien Amount: \$7,942.00
Judgment/Lien Type: Civil
Date Filed with Court: 10/12/2012
Type of Court: State Court
Name of Court: SUPERIOR COURT OF N J MONMOUTH COUNTY
Location of Court: FREEHOLD, NJ
Docket/Case #: DJ04917812
Judgment/Lien Outstanding? Yes

Disclosure 4 of 11

Reporting Source: Broker
Judgment/Lien Holder: MIDLAND FUNDING
Judgment/Lien Amount: \$3,645.00
Judgment/Lien Type: Civil
Date Filed with Court: 06/22/2011
Type of Court: State Court
Name of Court: SUPERIOR COURT OF NJ MONMOUTN COUNTY
Location of Court: FREEHOLD, NJ
Docket/Case #: DJ087552-11
Judgment/Lien Outstanding? Yes



Disclosure 5 of 11

Reporting Source: Broker
Judgment/Lien Holder: MONMOUTH COUNTY COURT
Judgment/Lien Amount: \$7,198.00
Judgment/Lien Type: Civil
Date Filed with Court: 01/30/2012
Type of Court: State Court
Name of Court: MANMOUTH COUNTY COURT
Location of Court: FREEHOLD, NEW JERSEY
Docket/Case #: [SSN]
Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 6 of 11

Reporting Source: Broker
Judgment/Lien Holder: MONMOUTH COUNTY COURT
Judgment/Lien Amount: \$1,823.00
Judgment/Lien Type: Civil
Date Filed with Court: 04/19/2011
Type of Court: State Court
Name of Court: MONMOUTH COUNTY COURT
Location of Court: FREEHOLD, NJ
Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 7 of 11

Reporting Source: Broker
Judgment/Lien Holder: MONMOUTH COUNTY COURT
Judgment/Lien Amount: \$3,370.00



Judgment/Lien Type: Civil
Date Filed with Court: 02/23/2011
Type of Court: State Court
Name of Court: MONMOUTH COUNTY COURT
Location of Court: FREEHOLD, NJ
Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 8 of 11

Reporting Source: Broker
Judgment/Lien Holder: MONMOUTH COUNTY COURT
Judgment/Lien Amount: \$2,061.00
Judgment/Lien Type: Civil
Date Filed with Court: 01/05/2011
Type of Court: State Court
Name of Court: MONMOUTH COUNTY COURT
Location of Court: FREEHOLD, NJ
Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 9 of 11

Reporting Source: Broker
Judgment/Lien Holder: MONMOUTH COUNTY COURT
Judgment/Lien Amount: \$1,373.00
Judgment/Lien Type: Civil
Date Filed with Court: 08/27/2010
Type of Court: State Court
Name of Court: MONMOUTH COUNTY COURT
Location of Court: FREEHOLD, NJ



Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 10 of 11

Reporting Source: Broker
Judgment/Lien Holder: MERCER COUNTY CLERK
Judgment/Lien Amount: \$2,214.00
Judgment/Lien Type: Tax
Date Filed with Court: 02/18/2010
Type of Court: State Court
Name of Court: MERCER COUNTY COURT
Location of Court: TRENTON, NJ
Judgment/Lien Outstanding? Yes
Broker Statement REP BECAME AWARE OF LIEN ON 11/06/2012

Disclosure 11 of 11

Reporting Source: Broker
Judgment/Lien Holder: JOHN PATTI ESQ.
Judgment/Lien Amount: \$5,626.58
Judgment/Lien Type: Civil
Date Filed with Court: 03/07/2007
Type of Court: State Court
Name of Court: MONMOUTH COUNTY SUPERIOR COURT
Location of Court: 71 MONUMENT PARK FREEHOLD, NJ 07728
Docket/Case #: DC- 017437-06
Judgment/Lien Outstanding? Yes
Broker Statement I DISCOVERED A COUPLE OF WEEKS AGO WHEN I GAVE A CAR DEALERSHIP MY SOCIAL SECURITY TO RUN A CREDIT REPORT AND THEY VERBALLY TOLD ME ABOUT A JUDGEMENT

End of Report



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