

BrokerCheck Report

ROBERT JOSEPH GATYAS

CRD# 1578760

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

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:
 - 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
 - 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.

**ROBERT J. GATYAS**

CRD# 1578760

Currently employed by and registered with the following Firm(s):

IA WELLS FARGO ADVISORS
 200 CAMPUS DR
 STE 220
 FLORHAM PARK, NJ 07932
 CRD# 19616
 Registered with this firm since: 03/26/2018

B WELLS FARGO CLEARING SERVICES, LLC
 331 NEWMAN SPRINGS RD
 BLDG 2, 3RD FL
 RED BANK, NJ 07701
 CRD# 19616
 Registered with this firm since: 03/20/2018

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 registered with:

- 6 Self-Regulatory Organizations
- 4 U.S. states and territories

This broker has passed:

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

Registration History

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

- B J.P. MORGAN SECURITIES LLC**
 CRD# 79
 BEDMINSTER, NJ
 07/2017 - 03/2018
- IA J.P. MORGAN SECURITIES LLC**
 CRD# 79
 NEW YORK, NY
 07/2017 - 03/2018
- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
 CRD# 7691
 PENNINGTON, NJ
 12/2005 - 05/2017

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
Financial	16



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 individual is currently registered with 6 SROs and is licensed in 4 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **WELLS FARGO CLEARING SERVICES, LLC**

Main Office Address: **ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103**

Firm CRD#: **19616**

	SRO	Category	Status	Date
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/02/2021
B	FINRA	General Securities Representative	Approved	03/20/2018
B	FINRA	General Securities Sales Supervisor	Approved	03/20/2018
B	FINRA	Operations Professional	Approved	06/25/2018
B	NYSE American LLC	General Securities Representative	Approved	03/20/2018
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq PHLX LLC	General Securities Representative	Approved	03/20/2018
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	03/20/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	03/20/2018
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	03/20/2018
B	New York Stock Exchange	General Securities Representative	Approved	03/20/2018
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018

	U.S. State/ Territory	Category	Status	Date
B	New Jersey	Agent	Approved	03/20/2018

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	03/26/2018
B	New York	Agent	Approved	10/19/2020
B	Pennsylvania	Agent	Approved	10/19/2020
B	Utah	Agent	Approved	07/30/2025

Branch Office Locations

WELLS FARGO CLEARING SERVICES, LLC

331 NEWMAN SPRINGS RD
BLDG 2, 3RD FL
RED BANK, NJ 07701

WELLS FARGO CLEARING SERVICES, LLC

MANALAPAN, NJ

WELLS FARGO CLEARING SERVICES, LLC

200 CAMPUS DR
STE 220
FLORHAM PARK, NJ 07932



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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Sales Supervisor - Options Module Examination	Series 9	12/22/2008
B General Securities Sales Supervisor - General Module Examination	Series 10	09/15/2008

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	02/21/1987

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	06/27/2002
B Uniform Securities Agent State Law Examination	Series 63	03/16/1987

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 07/2017 - 03/2018	J.P. MORGAN SECURITIES LLC	79	BEDMINSTER, NJ
IA 07/2017 - 03/2018	J.P. MORGAN SECURITIES LLC	79	BEDMINSTER, NJ
B 12/2005 - 05/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PENNINGTON, NJ
IA 12/2005 - 05/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PENNINGTON, NJ
IA 06/2002 - 10/2005	CHARLES SCHWAB & CO., INC.	5393	PRINCETON, NJ
B 03/1996 - 10/2005	CHARLES SCHWAB & CO., INC.	5393	WESTLAKE, TX
B 06/1994 - 03/1996	JW CHARLES SECURITIES, INC.	33832	BOCA RATON, FL
B 02/1991 - 06/1994	REICH & CO., INC.	19611	
B 07/1990 - 01/1991	DONALD & CO. SECURITIES INC.	7776	TINTON FALLS, NJ
B 03/1989 - 07/1990	BARRETT DAY SECURITIES, INC.	17717	NEW YORK, NY
B 02/1989 - 03/1989	CASTLETON-RHODES INC.	17137	
B 11/1988 - 03/1989	INDIVIDUAL'S SECURITIES LTD.	7279	HUNTINGTON, NY
B 02/1987 - 12/1988	GREENTREE SECURITIES CORP.	7372	

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
03/2018 - Present	Wells Fargo Clearing Services LLC	Registered Rep	Y	Lawrenceville, NJ, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
06/2017 - 03/2018	JP Morgan Securities LLC	Licensed Banker	Y	Bedminster, NJ, United States
06/2017 - 03/2018	JPMORGAN CHASE BANK	Private Client Banker	Y	BEDMINISTER, NJ, United States
11/2005 - 05/2017	Bank of America	VP Financial Solutions Advisor	Y	PENNINGTON, 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.

No information reported.

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:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - 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.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - 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.
 -
4. **There are different statuses and dispositions for disclosure events:**
 - 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.
 - 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
Financial	0	16	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.

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 16

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	01/25/2024
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	03/08/2024
If a compromise with creditor, provide:	
Name of Creditor:	THD
Original Amount Owed:	\$858.23
Terms Reached with Creditor:	THD - ***2-983-- ?Current Balance Owed to Creditor - \$858.23 ?Proposed Settlement Offer - \$730.00 ?Number of payments - 1.0 ?Monthly Payment - oJan 25,2024 x \$730.00 ?Total Savings - \$128.23



Disclosure 2 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 01/12/2024

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024

If a compromise with creditor, provide:

Name of Creditor: JPMCB Card

Original Amount Owed: \$3,562.97

Terms Reached with Creditor: JPMCB CARD - 4266-8416-4789-
 ?Current Balance Owed to Creditor - \$3,562.97
 ?Proposed Settlement Offer - \$1,781.49
 ?Number of payments - 1.0
 ?Monthly Payment -
 oJan 12,2024 x \$1,781.49
 ?Total Savings - \$1,781.48

Broker Statement Settled with creditor

Disclosure 3 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 02/07/2024

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024



**If a compromise with creditor,
provide:**

Name of Creditor: SYNCB/Care credit

Original Amount Owed: \$996.95

Terms Reached with Creditor: SYNCB/CARE CREDIT --4490-
 ?Current Balance Owed to Creditor - \$996.95
 ?Proposed Settlement Offer - \$499.00
 ?Number of payments - 1.0
 ?Monthly Payment -
 oFeb 28,2024 x \$499.00
 ?Total Savings - \$497.95

Broker Statement Settled with creditor

Disclosure 4 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 01/12/2024

**Organization Investment-
Related?**

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024

**If a compromise with creditor,
provide:**

Name of Creditor: JPMCB Card

Original Amount Owed: \$4,227.14

Terms Reached with Creditor: JPMCB CARD - -3309-
 ?Current Balance Owed to Creditor - \$4,227.14
 ?Proposed Settlement Offer - \$2,113.57
 ?Number of payments - 1.0
 ?Monthly Payment -
 oJan 12,2024 x \$2,113.57
 ?Total Savings - \$2,113.57



Broker Statement Settled with creditor

Disclosure 5 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/29/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/29/2023

If a compromise with creditor, provide:

Name of Creditor: Capital One

Original Amount Owed: \$5,205.59

Terms Reached with Creditor: Settled for one payment of \$2,446.63

Disclosure 6 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/28/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024

If a compromise with creditor, provide:



Name of Creditor: Citi Card

Original Amount Owed: \$1,019.84

Terms Reached with Creditor: CITICARDS CBNA --8699-
 ?Current Balance Owed to Creditor - \$1,019.84
 ?Proposed Settlement Offer - \$306.00
 ?Number of payments - 1.0
 ?Monthly Payment -
 oDec 28,2023 x \$306.00
 ?Total Savings - \$713.84

Broker Statement Settled with creditor

Disclosure 7 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 03/13/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024

If a compromise with creditor, provide:

Name of Creditor: Bank of America

Original Amount Owed: \$7,855.86

Terms Reached with Creditor: ?Current Balance Owed to Creditor - \$7,855.86
 ?Proposed Settlement Offer - \$5,500.00
 ?Number of payments - 24.0
 ?Monthly Payment -
 oMar 24,2023 x \$229.00
 oApr 24,2023 x \$229.00
 oMay 24,2023 x \$229.00
 oJun 24,2023 x \$229.00
 oJul 24,2023 x \$229.00
 oAug 24,2023 x \$229.00



oSep 24,2023 x \$229.00
 oOct 24,2023 x \$229.00
 oNov 24,2023 x \$229.00
 oDec 24,2023 x \$229.00
 oJan 24,2024 x \$229.00
 oFeb 24,2024 x \$229.00
 oMar 24,2024 x \$229.00
 oApr 24,2024 x \$229.00
 oMay 24,2024 x \$229.00

Disclosure 8 of 16

Reporting Source: Broker
Action Type: Compromise
Action Date: 02/21/2023
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 01/14/2025
If a compromise with creditor, provide:
Name of Creditor: Wells Fargo
Original Amount Owed: \$2,147.58
Terms Reached with Creditor: Settlement Payments of \$35.86 to be paid on 2/21/2023 then a settlement payment of \$35.79. to be paid each month with the last payment being posted on 1/21/2025

Disclosure 9 of 16

Reporting Source: Broker
Action Type: Compromise
Action Date: 03/16/2023
Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024

If a compromise with creditor, provide:

Name of Creditor: Bank of America

Original Amount Owed: \$4,754.02

Terms Reached with Creditor: ?Proposed Settlement Offer - \$2,862.00
 ?Number of payments - 30.0
 ?Monthly Payment -
 oApr 14,2023 x \$95.40
 oMay 14,2023 x \$95.40
 oJun 14,2023 x \$95.40
 oJul 14,2023 x \$95.40
 oAug 14,2023 x \$95.40
 oSep 14,2023 x \$95.40
 oOct 14,2023 x \$95.40
 oNov 14,2023 x \$95.40
 oDec 14,2023 x \$95.40
 oJan 14,2024 x \$95.40
 oFeb 14,2024 x \$95.40
 oMar 14,2024 x \$95.40
 oApr 14,2024 x \$95.40
 oMay 14,2024 x \$95.40
 oJun 14,2024 x \$95.40
 oJul 14,2024 x \$

Disclosure 10 of 16

Reporting Source: Broker

Action Type: Compromise

Action Date: 03/13/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released



Disposition Date: 03/08/2024

If a compromise with creditor, provide:

Name of Creditor: American Express

Original Amount Owed: \$4,576.51

Terms Reached with Creditor: ?Current Balance Owed to Creditor - \$4,576.51
 ?Proposed Settlement Offer - \$3,446.11
 ?Number of payments - 24.0
 ?Monthly Payment -
 oMar 28,2023 x \$143.59
 oApr 28,2023 x \$143.59
 oMay 28,2023 x \$143.59
 oJun 28,2023 x \$143.59
 oJul 28,2023 x \$143.59
 oAug 28,2023 x \$143.59
 oSep 28,2023 x \$143.59
 oOct 28,2023 x \$143.59
 oNov 28,2023 x \$143.59
 oDec 28,2023 x \$143.59
 oJan 28,2024 x \$143.59
 oFeb 28,2024 x \$143.59
 oMar 28,2024 x \$143.59
 oApr 28,2024 x \$143.59
 oMay 28,2024 x \$143.59

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Reporting Source: Broker

Action Type: Compromise

Action Date: 01/13/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/08/2024



**If a compromise with creditor,
provide:**

Name of Creditor: Discover Bank
Original Amount Owed: \$10,500.00
Terms Reached with Creditor: Amount forgiven \$1,165.00. I will be paying \$437.50 per month starting 2/1/23 until the balance is pain off

Disclosure 12 of 16

Reporting Source: Broker
Action Type: Compromise
Action Date: 11/07/2022
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 11/07/2022

**If a compromise with creditor,
provide:**

Name of Creditor: Citi Card CBNA
Original Amount Owed: \$5,009.34
Terms Reached with Creditor: ?Proposed Settlement Offer - \$3,657.00
 ?Number of payments - 12.0
 ?Monthly Payment -
 oNov 16,2022 x \$100.00
 oDec 16,2022 x \$100.00
 oJan 16,2023 x \$345.70
 oFeb 16,2023 x \$345.70
 oMar 16,2023 x \$345.70
 oApr 16,2023 x \$345.70
 oMay 16,2023 x \$345.70
 oJun 16,2023 x \$345.70
 oJul 16,2023 x \$345.70
 oAug 16,2023 x \$345.70
 oSep 16,2023 x \$345.70



oOct 16,2023 x \$345.70

Disclosure 13 of 16**Reporting Source:** Broker**Action Type:** Compromise**Action Date:** 10/12/2022**Organization Investment-Related?****Action Pending?** No**Disposition:** Satisfied/Released**Disposition Date:** 03/08/2024**If a compromise with creditor, provide:****Name of Creditor:** FNB OMAHA**Original Amount Owed:** \$1,273.92

Terms Reached with Creditor: FNB OMAHA - 2968-6475-449-
 Current Balance Owed to Creditor - \$1,273.92
 Proposed Settlement Offer - \$509.57
 Number of payments - 13.0
 Monthly Payment -
 Oct 31,2022 x \$25.00
 Nov 30,2022 x \$25.00
 Dec 31,2022 x \$25.00
 Jan 31,2023 x \$25.00
 Feb 28,2023 x \$25.00
 Mar 31,2023 x \$25.00
 Apr 30,2023 x \$50.00
 May 31,2023 x \$50.00
 Jun 30,2023 x \$50.00
 Jul 31,2023 x \$50.00
 Aug 31,2023 x \$50.00
 Sep 30,2023 x \$50.00
 Oct 31,2023 x \$59.57
 Total Savings - \$764.35

Broker Statement Settled with creditor



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Reporting Source:	Broker
Action Type:	Compromise
Action Date:	09/14/2022
Organization Investment-Related?	
Type of Court:	N/A
Name of Court:	
Location of Court:	
Docket/Case #:	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	09/14/2022
If a compromise with creditor, provide:	
Name of Creditor:	TBOM/ATLS/ASPIRE
Original Amount Owed:	\$1,763.77
Terms Reached with Creditor:	?Current Balance Owed to Creditor - \$1,763.77 ?Proposed Settlement Offer - \$794.00 ?Number of payments - 24.0 ?Monthly Payment - oSep 30,2022 x \$15.00 oOct 30,2022 x \$15.00 oNov 30,2022 x \$15.00 oDec 30,2022 x \$15.00 oJan 30,2023 x \$15.00 oFeb 28,2023 x \$15.00 oMar 30,2023 x \$15.00 oApr 30,2023 x \$15.00 oMay 30,2023 x \$15.00 oJun 30,2023 x \$15.00 oJul 30,2023 x \$30.00 oAug 30,2023 x \$30.00



oSep 30,2023 x \$30.00
 oOct 30,2023 x \$30.00
 oNov 30,2023 x \$30.00
 oDec 30,2023 x

Disclosure 15 of 16

Reporting Source: Broker
Action Type: Compromise
Action Date: 07/15/2022
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 07/15/2022

If a compromise with creditor, provide:

Name of Creditor: Upgrade Inc
Original Amount Owed: \$10,603.91
Terms Reached with Creditor: Re: Original Creditor: Upgrade, Inc. assignee of Cross River Bank Original Creditor Acct. No.: *****7015 Debtor: ROBERT GATYAS Current Amount Due:\$10,603.91 Our File No.:16633711 Dear Sir or Madam: As you are aware we have been assigned the debt which was previously owed to the original creditor set forth above. Please allow this letter to confirm the recent communication wherein the above referenced matter was settled as follows: - Total Amount Settled: \$4,771.76 - Settlement Breakdown: \$50x3 , \$102.7x44 ,

Disclosure 16 of 16

Reporting Source: Broker
Action Type: Compromise
Action Date: 04/14/2022
Organization Investment-Related?
Action Pending? No



Disposition: Satisfied/Released

Disposition Date: 03/08/2024

**If a compromise with creditor,
provide:**

Name of Creditor: Lending Club

Original Amount Owed: \$34,714.59

Terms Reached with Creditor: Settlement: 24 payments totaling \$15,621.57
 Payment Schedule:

Pmt #	Due Date	Amount	Pmt #	Due Date	Amount
1	4/30/2022	\$25.00	2	5/31/2022	\$25.00
3	6/30/2022	\$25.00	4	7/31/2022	\$25.00
5	8/31/2022	\$25.00	6	9/30/2022	\$25.00
7	10/31/2022	\$50.00	8	11/30/2022	\$50.00
9	12/31/2022	\$50.00	10	1/31/2023	\$50.00
11	2/28/2023	\$50.00	12	3/31/2023	\$50.00
13	4/30/2023	\$1,264.29	14	5/31/2023	\$1,264.29
15	6/30/2023	\$1,264.29	16	7/31/2023	\$1,264.29
17	8/31/2023	\$1,264.29	18	9/30/2023	\$1,264.29
19	10/31/2023	\$1,264.29	20	11/30/2023	\$1,264.29

End of Report



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