

BrokerCheck Report

Andrew Joseph Fairchild

CRD# 1959274

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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.



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)

Thank you for using FINRA BrokerCheck.



Andrew J. Fairchild

CRD# 1959274

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

B NEWBRIDGE SECURITIES CORPORATION
1200 NORTH FEDERAL HIGHWAY
BOCA RATON, FL 33432
CRD# 104065
Registered with this firm since: 10/16/2019

IA NEWBRIDGE FINANCIAL SERVICES GROUP, INC.
5200 TOWN CENTER CIRCLE, SUITE 308
BOCA RATON, FL 33486
CRD# 130814
Registered with this firm since: 01/09/2020

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:

- 2 Self-Regulatory Organizations
- 2 U.S. states and territories

This broker has passed:

- 0 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 KOVACK SECURITIES INC.
CRD# 44848
Parkland, FL
12/2018 - 10/2019

IA INVESTACORP ADVISORY SERVICES INC
CRD# 109011
MIAMI, FL
07/2018 - 12/2018

B INVESTACORP, INC.
CRD# 7684
PARKLAND, FL
08/2014 - 12/2018

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	1



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 2 SROs and is licensed in 2 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **NEWBRIDGE FINANCIAL SERVICES GROUP, INC.**
 Main Office Address: **1200 NORTH FEDERAL HIGHWAY
 SUITE 400
 BOCA RATON, FL 33432**
 Firm CRD#: **130814**

U.S. State/ Territory	Category	Status	Date
IA Florida	Investment Adviser Representative	APPROVED	01/09/2020

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.

Employment 2 of 2

Firm Name: **NEWBRIDGE SECURITIES CORPORATION**
 Main Office Address: **1200 NORTH FEDERAL HIGHWAY
 SUITE 400
 BOCA RATON, FL 33432**
 Firm CRD#: **104065**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	10/16/2019
B FINRA	Invest. Co and Variable Contracts	APPROVED	10/16/2019
B Nasdaq Stock Market	General Securities Representative	APPROVED	10/16/2019



Broker Qualifications

Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
B Florida	Agent	APPROVED	01/09/2020
B New York	Agent	APPROVED	12/04/2020

Branch Office Locations

NEWBRIDGE SECURITIES CORPORATION
1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432



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, 3 general industry/product exams, and 2 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 General Securities Representative Examination	Series 7	12/18/1995
B Investment Company Products/Variable Contracts Representative Examination	Series 6	07/13/1989

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	07/19/2018
B Uniform Securities Agent State Law Examination	Series 63	06/29/1989

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 12/2018 - 10/2019	KOVACK SECURITIES INC.	44848	Parkland, FL
IA 07/2018 - 12/2018	INVESTACORP ADVISORY SERVICES INC	109011	Parkland, FL
B 08/2014 - 12/2018	INVESTACORP, INC.	7684	PARKLAND, FL
B 01/2003 - 08/2014	INVESTORS CAPITAL CORP.	30613	PARKLAND, FL
B 11/1996 - 12/2002	PMG SECURITIES CORPORATION	27107	ELGIN, IL
B 05/1996 - 11/1996	COMMONWEALTH EQUITY SERVICES, INC.	8032	WALTHAM, MA
B 08/1990 - 05/1996	PRIME CAPITAL SERVICES, INC.	18334	POUGHKEEPSIE, NY
B 07/1989 - 08/1990	VANTAGE FINANCIAL SERVICES, INC.	19611	
B 07/1989 - 08/1989	FIRST INVESTORS CORPORATION	305	EDISON, 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
10/2019 - Present	NEWBRIDGE SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	BOCA RATON, FL, United States
12/2018 - 10/2019	Kovack Advisors, Inc.	Investment Advisor	Y	Fort Lauderdale, FL, United States
12/2018 - 10/2019	Kovack Securities, Inc.	Registered Representative	Y	Fort Lauderdale, FL, United States
08/2014 - 12/2018	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	MIAMI, FL, United States
01/2003 - 08/2014	INVESTORS CAPITAL CORPORATION	FINANCIALCONSULTANT	Y	LYNNFIELD, MA, United States



Registration and Employment History

Employment History, continued

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.

1)DBA - Fairchild Financial Retirement Solutions, Inc. (Fairchild F.R.S. Inc.), Investment Related, Conducted from 11847 NW 69th Place, Parkland, FL 33076. The nature of the Outside Business Activity (OBA) is DBA/Fixed Insurance, my position in the organization is President. 09/2015 was the start of the relationship with the other business and 165 hours are devoted to the other business per week and 8 hours are devoted to the other business during securities trading hours per month.

2) Insurance: Life Agent/Variable Annuity



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	1	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:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	01/09/2020
Docket/Case Number:	97544-S
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Investacorp Inc. and Investacorp Advisory Services, Inc.
Product Type:	No Product
Allegations:	n/a
Current Status:	Final
Resolution:	Order



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:	01/09/2020
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Other: Associated person (AG) registration with Newbridge Securities Corp. is subject to a two (2) year registration agreement.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$10,000.00
Portion Levied against individual:	\$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	01/09/2020
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	On 1/9/2020, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Andrew Joseph Fairchild. Mr. Fairchild neither admitted nor denied the findings but consented to the entry of findings by the Office. The Office found that Andrew Joseph Fairchild failed to observe high standards of commercial honor and just and equitable principles of trade. Andrew Joseph Fairchild agreed to cease and desist from any and all violations of Chapter 517, F.S. and the administrative rules thereunder; and to pay an administrative fine of \$10,000. The Office agreed to approve Mr. Fairchild's applications as an associated person with Newbridge Securities Corp. and Newbridge Service Group, Inc. effective 1/9/2020. Andrew Joseph Fairchild's registration with Newbridge Securities Corp. is subject to a two (2) year registration agreement.

Reporting Source: Broker



Regulatory Action Initiated By: FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 01/09/2020

Docket/Case Number: 97544-S

Employing firm when activity occurred which led to the regulatory action: INVESTACORP INC. AND INVESTACORP ADVISORY SERVICES, INC.

Product Type: No Product

Allegations: N/A

Current Status: Final

Resolution: Order

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: 01/09/2020

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)
Other: ASSOCIATED PERSON (AG) REGISTRATION WITH NEWBRIDGE SECURITIES CORP. IS SUBJECT TO A TWO (2) YEAR REGISTRATION AGREEMENT.

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 01/09/2020



Was any portion of penalty waived? No

Amount Waived:

Broker Statement

On 1/9/2020, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Andrew Joseph Fairchild. Mr. Fairchild neither admitted nor denied the findings but consented to the entry of findings by the Office. The Office found that Andrew Joseph Fairchild failed to observe high standards of commercial honor and just and equitable principles of trade. Andrew Joseph Fairchild agreed to cease and desist from any and all violations of Chapter 517, F.S. and the administrative rules thereunder; and to pay an administrative fine of \$10,000. The Office agreed to approve Mr. Fairchild's applications as an associated person with Newbridge Securities Corp. and Newbridge Service Group, Inc. effective 1/9/2020. Andrew Joseph Fairchild's registration with Newbridge Securities Corp. is subject to a two (2) year registration agreement.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 12/06/2019

Docket/Case Number: [2018060848101](#)

Employing firm when activity occurred which led to the regulatory action: Investacorp Inc.

Product Type: Annuity-Variable

Allegations: Without admitting or denying the findings, Fairchild consented to the sanctions and to the entry of findings that he impersonated customers of his member firm in multiple recorded telephone calls to a company requesting redemptions of funds from variable annuity products the customers had purchased. The findings stated that Fairchild impersonated the customers to circumvent the company's policy permitting only customers to request redemptions over the telephone. All of the customers authorized the transactions, and the company properly processed the redemptions and distributed the funds directly to the customers.

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: 12/06/2019

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
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:	two months
Start Date:	01/06/2020
End Date:	03/05/2020

**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$7,500.00**Portion Levied against individual:** \$7,500.00**Payment Plan:** deferred**Is Payment Plan Current:****Date Paid by individual:** 03/04/2020**Was any portion of penalty waived?** No**Amount Waived:****Reporting Source:** Broker**Regulatory Action Initiated By:** FINRA**Sanction(s) Sought:****Date Initiated:** 12/06/2019**Docket/Case Number:** [2018060848101](#)**Employing firm when activity occurred which led to the regulatory action:** INVESTACORP INC.**Product Type:** Annuity-Variable

Allegations: Without admitting or denying the findings, Fairchild consented to the sanctions and to the entry of findings that he impersonated customers of his member firm in multiple recorded telephone calls to a company requesting redemptions of funds from variable annuity products the customers had purchased. The findings stated that Fairchild impersonated the customers to circumvent the company's policy permitting only customers to request redemptions over the telephone. All of the customers authorized the transactions, and the company properly processed the redemptions and distributed the funds directly to the customers.

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: 12/06/2019

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ALL CAPACITIES

Duration: TWO MONTHS

Start Date: 01/06/2020

End Date: 03/05/2020

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$7,500.00

Portion Levied against individual: \$7,500.00

Payment Plan: DEFERRED

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:



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:	INVESTORS CAPITAL CORP.
Allegations:	SUITABILITY
Product Type:	Mutual Fund(s)
Alleged Damages:	\$45,000.00

Customer Complaint Information

Date Complaint Received:	03/12/2009
Complaint Pending?	No
Status:	Denied
Status Date:	04/08/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement

PRIOR TO INVESTING IN HARTFORD MUTUAL FUNDS, CLIENT INDICATED THAT HE WAS WILLING TO SPECULATE IN ATTEMPTS TO ACHIEVE LONG-TERM GROWTH. HOWEVER, APPROXIMATELY SIX MONTHS AFTER MAKING THE INITIAL INVESTMENT AND FOUR MONTHS AFTER MAKING AN ADDITIONAL CONTRIBUTION TO THE ACCOUNT CLIENT HAS ALLEGED THAT THE MUTUAL FUNDS WERE UNSUITABLE GIVEN THE UNREALIZED INVESTMENT LOSSES (INCURRED IN A DOWN MARKET). AS THE CLIENT RECORD DOES NOT SUPPORT CLIENT'S ALLEGATION THE CLAIM HAS BEEN DENIED.



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:	Broker
Employer Name:	Investacorp
Termination Type:	Permitted to Resign
Termination Date:	12/06/2018
Allegations:	Representative placed calls to Annuity company to request withdrawals for clients to be sent to their accounts.
Product Type:	Annuity-Variable



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 1

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	08/20/2012
Organization Investment-Related?	
Action Pending?	No
Disposition:	PERMITTED TO SHORT SALE HOME
Disposition Date:	08/20/2012
If a compromise with creditor, provide:	
Name of Creditor:	BANK OF AMERICA, NA SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
Original Amount Owed:	\$565,322.00
Terms Reached with Creditor:	PERMITTED TO SHORT SALE HOME, LEAVING \$247,214.00 AS A COMPROMISE WITH THE CREDITOR, BAC.

End of Report



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