

BrokerCheck Report

CECIL ALLEN ROSS

CRD# 2391047

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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)

CECIL A. ROSS

CRD# 2391047

Currently employed by and registered with the following Firm(s):**LPL FINANCIAL LLC**

5301 KNICKERBOCKER RD STE 110
SAN ANGELO, TX 76904
CRD# 6413

Registered with this firm since: 09/30/2014

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:**

- 1 Self-Regulatory Organization
- 13 U.S. states and territories

This broker has passed:

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

Registration History**This broker was previously registered with the following securities firm(s):****RAYMOND JAMES FINANCIAL SERVICES, INC.**

CRD# 6694
SAN ANGELO, TX
08/2004 - 10/2014

EDWARD JONES

CRD# 250
ST. LOUIS, MO
01/1997 - 08/2004

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

CRD# 7691
NEW YORK, NY
11/1995 - 02/1997

**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
Customer Dispute	2
Financial	14

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at <https://www.adviserinfo.sec.gov>



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 1 SRO and is licensed in 13 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
 Main Office Address: **75 STATE STREET, 22ND FLOOR
 BOSTON, MA 02109**
 Firm CRD#: **6413**

SRO	Category	Status	Date
FINRA	General Securities Representative	APPROVED	09/30/2014
FINRA	General Securities Sales Supervisor	APPROVED	09/30/2014

U.S. State/ Territory	Category	Status	Date	U.S. State/ Territory	Category	Status	Date
Alabama	Agent	APPROVED	10/30/2014	Wyoming	Agent	APPROVED	02/17/2015
Arizona	Agent	APPROVED	09/30/2014				
Arkansas	Agent	APPROVED	09/30/2014				
California	Agent	APPROVED	12/05/2014				
Colorado	Agent	APPROVED	10/24/2014				
Georgia	Agent	APPROVED	02/19/2018				
New Mexico	Agent	APPROVED	09/30/2014				
North Carolina	Agent	APPROVED	10/28/2014				
Oklahoma	Agent	APPROVED	10/17/2014				
Texas	Agent	APPROVED	09/30/2014				
Virginia	Agent	APPROVED	01/22/2015				
Washington	Agent	APPROVED	11/24/2014				

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

LPL FINANCIAL LLC
5301 KNICKERBOCKER RD STE 110
SAN ANGELO, TX 76904



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 2 principal/supervisory exams, 2 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination	Series 10	11/30/2004
General Securities Sales Supervisor - Options Module Examination	Series 9	10/25/2004

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	10/01/2018
General Securities Representative Examination	Series 7	12/22/1993

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination	Series 66	07/24/2007
Uniform Investment Adviser Law Examination	Series 65	02/20/1996
Uniform Securities Agent State Law Examination	Series 63	12/31/1993

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/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
08/2004 - 10/2014	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	SAN ANGELO, TX
01/1997 - 08/2004	EDWARD JONES	250	ST. LOUIS, MO
11/1995 - 02/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
12/1993 - 11/1995	EDWARD D. JONES & CO., L.P.	250	ST. LOUIS, MO

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 Dates	Employer Name	Employer Location
09/2014 - Present	LPL Financial LLC	SAN ANGELO, TX
02/2014 - Present	TOURGREENS OF TEXAS, INC.	SAN ANGELO, TX
07/2010 - Present	CECIL A ROSS INVESTMENT & INSURANCE GROUP	SAN ANGELO, TX
01/2009 - 09/2014	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	SAN ANGELO, TX
08/2004 - 09/2014	RAYMOND JAMES FINANCIAL SERVICES, INC.	SAN ANGELO, TX
12/2005 - 12/2009	OUTSIDE INVESTOR	BALLINGER, TX
07/2003 - 12/2009	CHAMELIUS	BALLINGER, TX

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) 09/30/2014: Tour Greens of Texas, Inc. - putting greens - NOT INV REL - At Reported Business Location(s) - Co-owner and President artificial putting green business - 5% Time Spent



Registration and Employment History

Other Business Activities, continued

(2) 09/30/2014: Cecil A. Ross Investment and Insurance Group DBA C A Ross Insurance Agency - Property and Casualty - INV REL - At Reported Business Location(s) - owner- insurance agency - 20% Time Spent

(3) 09/30/2014: Cecil A. Ross Investment - Insurance Agency - INV REL - At Reported Business Location(s) - President-owner commercial, home, and auto - 10% Time Spent

(4) 09/30/2014: Cecil A Ross Inc. - Business Entity For Tax/Investment Purposes Only - INV REL - At Reported Business Location(s) - Revenue from LPL dba Elite Financial Management - No Time Spent

(5) 09/30/2014: No Business Name - DBA for LPL Business (entity for LPL business) - ELITE FINANCIAL MANAGEMENT, INC - INV REL - At Reported Business Location(s) - 80% Time Spent

(6) 09/30/2014: No Business Name - Real Estate Rental - INV REL - 5301 Knickerbocker Rd., Suite 120, San Angelo, TX - sublease office space - 5% Time Spent

(7) 09/30/2014: No Business Name - Real Estate Rental - INV REL - 205 W 17th St Robert Lee, TX 76945 - 1/2 joint owner with sister - 5% Time Spent

(8) 07/14/2016: No Business Name - Real Estate Rental - INV REL - 13 East 17th Street Robert Lee, TX 76945 - Start 01/01/2016 - 1/2 ownership with sister (Diane McClatchy) in deceased parents home. - 1 Hr/Mo; 0 Hours During Securities Trading

(9) 07/15/2016: No Business Name - Teaching - INV REL - Angelo State University, San Angelo, Texas - Start 01/01/2016 - Teach, Continuing Education at Angelo State University - 2 Hr/Mo; 0 Hours During Securities Trading



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
Customer Dispute	0	2	N/A



Financial	0	14	N/A
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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.

Customer Dispute - Award / Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES, INC
Allegations:	CLIENT'S ATTORNEY ALLEGING THAT FA SOLD UNSUITABLE INVESTMENTS AND ENGAGED IN EXCESSIVE TRADING.
Product Type:	Annuity-Variable
Alleged Damages:	\$904,431.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/03/2014
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	11/20/2014
Settlement Amount:	



**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA

Docket/Case #: [14-02745](#)

Date Notice/Process Served: 11/20/2014

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 10/22/2015

**Monetary Compensation
Amount:** \$100,000.00

**Individual Contribution
Amount:** \$0.00

Reporting Source: Broker

**Employing firm when
activities occurred which led
to the complaint:** RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT'S ATTORNEY ALLEGING THAT FA SOLD UNSUITABLE INVESTMENTS AND ENGAGED IN EXCESSIVE TRADING.

Product Type: Annuity-Variable
Unit Investment Trust

Alleged Damages: \$904,431.00

Is this an oral complaint? No

Is this a written complaint? Yes

**Is this an arbitration/CFTC
reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 06/03/2014

Complaint Pending? No



Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/20/2014

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [14-02745](#)

Date Notice/Process Served: 11/20/2014

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 10/15/2015

Monetary Compensation Amount: \$100,000.00

Individual Contribution Amount: \$0.00



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: EDWARD JONES

Allegations: CUSTOMER CLAIMS IR EMPLOYED BY EDWARD JONES TOLD HER SHE COULD MAKE A WITHDRAWAL OF HER ENTIRE ANNUITY WITHOUT ANY TAX CONSEQUENCE. SHE HAS SINCE BEEN ADVISED BY HER CPA THAT THE WITHDRAWAL OF THE ANNUITY RESULTED IN TAXABLE INCOME OF \$105,000 AND A TAX LIABILITY OF \$22,000. SHE ALSO QUESTIONS WHETHER THE TRANSFER FROM THE ANNUITIES INTO MUTUAL FUNDS WITH THE SAME INVESTMENT OBJECTIVES WERE IN HER BEST INTERESTS. SHE DOES NOT REQUEST A SPECIFIC MONETARY AMOUNT BUT DOES ASK THE FIRM FOR ASSISTANCE.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 03/04/1999

Complaint Pending? No

Status: Denied

Status Date: 04/06/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE IR CLAIMS THE CUSTOMER HAD REQUESTED THE LIQUIDATION OF THE ANNUITY AND UNDERSTOOD A TAX LIABILITY WOULD BE INCURRED. MONTHLY WITHDRAWALS WERE BEING MADE WITH TAXES



WITHHELD UNTIL THE ANNUITY FELL BELOW THE \$89,963.78 AMOUNT OUR RECORDS SHOW AS THE COST BASIS. THE ENTIRE AMOUNT WAS LIQUIDATED AT THAT TIME. IT WAS THEN DETERMINED THAT THE ANNUITY HAD BEEN 1035 EXCHANGED TO OUR FIRM BY THE CUSTOMER'S DECEASED HUSBAND AND THE ACTUAL COST BASIS WAS \$54,600. THE CUSTOMER IS UPSET ABOUT BEING LIABLE FOR TAXES ON AN ADDITIONAL \$33,058.98 OF INCOME. THE IR HAD NO INFORMATION CONCERNING THE LOWER COST BASIS AND WOULD HAVE HAD TO HAVE BEEN ADVISED OF THE AMOUNT BY THE CUSTOMER OR HER CPA. CLAIM DENIED. NOT PROVIDED



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 14

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	06/24/2010
Organization Investment-Related?	
Type of Court:	NEVER WENT TO COURT
Name of Court:	N/A
Location of Court:	N/A
Action Pending?	No
Disposition:	SETTLED
Disposition Date:	09/15/2011
If a compromise with creditor, provide:	
Name of Creditor:	CAPITAL ONE
Original Amount Owed:	\$8,603.00
Terms Reached with Creditor:	SETTLED FOR \$506.07 FOR 17 MONTHS BEGINING 05/28/2010.

Disclosure 2 of 14

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	06/09/2010
Organization Investment-Related?	
Type of Court:	NEVER WENT TO COURT



Name of Court: N/A
Location of Court: N/A
Docket/Case #: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: CITI FINANCIAL
Original Amount Owed: \$4,364.00
Terms Reached with Creditor: SETTLED FOR 2000.00 PAY 500.00 FOR 4 MONTHS BEGINING 06/09/2010. PAID AND FULL

Disclosure 3 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/27/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: NA
Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: CITI FINANCIAL
Original Amount Owed: \$4,937.00



Terms Reached with Creditor: SETTLED \$1,975.00 PAID 500.00 05/28/2010, \$500.00 ON 06/28/2010 & 07/28, \$475.00 DUE 08/28/2010. PAID AND FULL

Disclosure 4 of 14

Reporting Source: Broker

Action Type: Compromise

Action Date: 05/28/2010

Organization Investment-Related?

Type of Court: NEVER WENT TO COURT

Name of Court: N/A

Location of Court: N/A

Docket/Case #: N/A

Action Pending? No

Disposition: SETTLED

Disposition Date: 05/20/2011

If a compromise with creditor, provide:

Name of Creditor: AMEX

Original Amount Owed: \$5,500.00

Terms Reached with Creditor: SETTLED FOR 3360.00 PAID AND FULL

Disclosure 5 of 14

Reporting Source: Broker

Action Type: Compromise

Action Date: 05/27/2010

Organization Investment-Related?

Type of Court: NEVER WENT TO COURT



Name of Court: N/A
Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 07/28/2010
If a compromise with creditor, provide:
Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$24,343.00
Terms Reached with Creditor: SETTLED FOR 6,085 PAID 2,272.00 ON 05/28/2010 200.00 DUE 06/28/2010 AND THEN 3,613.00 DUE 07/28/2010.

Disclosure 6 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/28/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A
Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 09/01/2014
If a compromise with creditor, provide:
Name of Creditor: AMEX
Original Amount Owed: \$5,859.00



Terms Reached with Creditor: SETTLED FOR 3,519.00 AMOUNT PAID AND FULL ON 08/25/2014

Disclosure 7 of 14

Reporting Source: Broker

Action Type: Compromise

Action Date: 06/01/2010

Organization Investment-Related? No

Type of Court: NEVER WENT TO COURT

Name of Court: N/A

Location of Court: N/A

Action Pending? No

Disposition: SETTLED

Disposition Date: 08/28/2010

If a compromise with creditor, provide:

Name of Creditor: AMEX

Original Amount Owed: \$2,419.00

Terms Reached with Creditor: SETTLED FOR 1330.53 PAID 665.26 ON 06/03/2010, 665.27 DUE 07/02/2010. PAID AND FULL.

Disclosure 8 of 14

Reporting Source: Broker

Action Type: Compromise

Action Date: 05/27/2010

Organization Investment-Related?

Type of Court: NEVER WENT TO COURT

Name of Court: N/A



Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 05/28/2010
If a compromise with creditor, provide:
Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$7,911.08
Terms Reached with Creditor: SETTLED FOR 1,977.77 PAID 05/28/2010 NO PAYMENT DUE.

Disclosure 9 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/27/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A
Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$27,915.70
Terms Reached with Creditor: SETTLED FOR 7000.00 PAU 3,660.00 BY 05/28/2010 AND THEN 190.00 DUE 06/28/2010, 3150.00 DUE 07/28/2010. PAID AND FULL



Disclosure 10 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/26/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A
Location of Court: N/A
Docket/Case #: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: JUNIPER
Original Amount Owed: \$4,140.00
Terms Reached with Creditor: SETTLED FOR 1,450.00, 1,200 TO BE PIAD BY 05/28/2010 AND 250.00 PAID BY 06/28/2010. PAI /FULL

Disclosure 11 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/09/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A



Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/30/2010
If a compromise with creditor, provide:
Name of Creditor: ADVANTA
Original Amount Owed: \$8,565.00
Terms Reached with Creditor: SETTLED FOR 3425.00 PAID 1,150.07 FOR 3 MONTHS BEGINING 06/30/2010

Disclosure 12 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/26/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A
Location of Court: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: CHASE
Original Amount Owed: \$12,759.00
Terms Reached with Creditor: SETTLED FOR 4,500.00 PAY 1500 FOR TWO MONTHS BEGINS 05/28/2010 AND 750.00 FOR 2 MONTHS. PAID AND FULL.



Disclosure 13 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/24/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A
Location of Court: N/A
Docket/Case #: N/A
Action Pending? No
Disposition: SETTLED
Disposition Date: 08/28/2010
If a compromise with creditor, provide:
Name of Creditor: CHASE BANK
Original Amount Owed: \$23,779.00
Terms Reached with Creditor: SETTLED FOR 12,000 PAY 500.00 OVER 24 MONTHS BEGINING 05/28/2010.

Disclosure 14 of 14

Reporting Source: Broker
Action Type: Compromise
Action Date: 05/24/2010
Organization Investment-Related?
Type of Court: NEVER WENT TO COURT
Name of Court: N/A



Location of Court: N/A

Action Pending? No

Disposition: SETTLED

Disposition Date: 08/28/2010

If a compromise with creditor, provide:

Name of Creditor: CHASE BANK

Original Amount Owed: \$17,255.00

Terms Reached with Creditor: SETTLED IN THE AMOUNT OF 5,005 PAYING 1,251.25 OVER 4 MONTHS BEGINNING MAY 28, 2010.

End of Report



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