

BrokerCheck Report

JASON ERIC ZWIBEL

CRD# 2460258

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9

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.

JASON E. ZWIBEL

CRD# 2460258

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

B **GARDEN STATE SECURITIES, INC.**
 3319 STATE ROAD 7
 SUITE 305
 WELLINGTON, FL 33449
 CRD# 10083
 Registered with this firm since: 01/22/2010

IA **GARDEN STATE INVESTMENT
 ADVISORY SERVICES, LLC**
 3319 STATE ROAD 7
 SUITE 305
 WELLINGTON, FL 33449
 CRD# 133088
 Registered with this firm since: 06/16/2010

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
- 24 U.S. states and territories

This broker has passed:

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

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

- IA** **GUNNALLEN FINANCIAL, INC**
 CRD# 17609
 TAMPA, FL
 09/2007 - 02/2010
- B** **GUNNALLEN FINANCIAL, INC**
 CRD# 17609
 WELLINGTON, FL
 06/2007 - 02/2010
- B** **BROOKSTREET SECURITIES
 CORPORATION**
 CRD# 14667
 WEST PALM BEACH, FL
 08/1999 - 06/2007

**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	5
Termination	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 1 SRO and is licensed in 24 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **GARDEN STATE INVESTMENT ADVISORY SERVICES, LLC**

Main Office Address: **328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701**

Firm CRD#: **133088**

U.S. State/ Territory	Category	Status	Date
IA Florida	Investment Adviser Representative	APPROVED	06/20/2014
IA New Jersey	Investment Adviser Representative	APPROVED	06/16/2010

Branch Office Locations

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

Employment 2 of 2

Firm Name: **GARDEN STATE SECURITIES, INC.**

Main Office Address: **328 NEWMAN SPRINGS ROAD
RED BANK, NJ 07701**

Firm CRD#: **10083**

SRO	Category	Status	Date
B FINRA	General Securities Principal	APPROVED	01/22/2010
B FINRA	General Securities Representative	APPROVED	01/22/2010

U.S. State/ Territory	Category	Status	Date
B Alabama	Agent	APPROVED	06/23/2017



Broker Qualifications

Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
B Arizona	Agent	APPROVED	04/09/2010
B California	Agent	APPROVED	02/11/2010
B Colorado	Agent	APPROVED	03/12/2010
B Delaware	Agent	APPROVED	04/14/2011
B Florida	Agent	APPROVED	01/25/2010
B Georgia	Agent	APPROVED	04/15/2011
B Illinois	Agent	APPROVED	08/16/2016
B Louisiana	Agent	APPROVED	04/20/2011
B Massachusetts	Agent	APPROVED	01/28/2010
B Missouri	Agent	APPROVED	01/22/2010
B Nebraska	Agent	APPROVED	04/19/2011
B Nevada	Agent	APPROVED	01/22/2010
B New Jersey	Agent	APPROVED	01/22/2010
B New Mexico	Agent	APPROVED	01/29/2010
B New York	Agent	APPROVED	01/22/2010
B North Carolina	Agent	APPROVED	01/26/2010
B Ohio	Agent	APPROVED	09/03/2015
B Oregon	Agent	APPROVED	04/21/2011
B Pennsylvania	Agent	APPROVED	01/22/2010
B South Carolina	Agent	APPROVED	06/07/2016
B Texas	Agent	APPROVED	02/02/2010



Broker Qualifications

Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
B Virginia	Agent	APPROVED	03/08/2017
B Washington	Agent	APPROVED	04/20/2011

Branch Office Locations

GARDEN STATE SECURITIES, INC.
3319 STATE ROAD 7
SUITE 305
WELLINGTON, FL 33449



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

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	03/22/2000

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	03/25/1994

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	09/10/2007
B Uniform Securities Agent State Law Examination	Series 63	04/05/1994

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
IA 09/2007 - 02/2010	GUNNALLEN FINANCIAL, INC	17609	WELLINGTON, FL
B 06/2007 - 02/2010	GUNNALLEN FINANCIAL, INC	17609	WELLINGTON, FL
B 08/1999 - 06/2007	BROOKSTREET SECURITIES CORPORATION	14667	WEST PALM BEACH, FL
B 11/2001 - 10/2004	FIRST SECURITIES USA, INC.	39986	IRVINE, CA
B 11/1995 - 09/1999	JOSEPHTHAL & CO., INC.	3227	NEW YORK, NY
B 12/1994 - 11/1995	A. R. BARON & CO., INC.	29285	NEW YORK, NY
B 03/1994 - 11/1994	D. H. BLAIR & CO., INC.	6833	NEW YORK, NY

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
01/2010 - Present	GARDEN STATE SECURITIES, INC.	REGISTERED REP	Y	WELLINGTON, FL, 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.

- 1)JEZ CAPITAL I, 2263 STOTESBURY WAY, WELLINGTON, FL 33414 PH. 561-253-0830, DBA FOR REGISTERED BROKER/DEALER BRANCH OFFICE.
- 2)JEZ CAPITAL II, PRES. 2263 STOTESBURY WAY, WELLINGTON, FL 33414 PH 561-253-0830, START 3 YRS AGO, DUTIES: RENTAL PROPERTY, NOT INVESTMENT-RELATED.
- 3)JEZ CAPITAL III, PRES., 2263 STOTESBURY WAY, WELLINGTON, FL 33414 PH 561-253-0830, START 3 YRS AGO, DUTIES: RENTAL PROPERTY, NOT INVESTMENT-RELATED.



Registration and Employment History

Other Business Activities, continued

4)JEZ CAPITAL IV, PRESIDENT, 2263 STOTESBURY WAY, WELLINGTON, FL 33414, PH 561-253-0830, TOTAL HRS MO. 200, DUTIES: PROPERTY, NOT INVESTMENT-RELATED.

5)JEZ CAPITAL V, PRES, 2263 STOTESBURY WAY, WELLINGTON, FL 33414 PH 561-253-0830, TOTAL HRS MO. 0, DUTIES: RENTAL PROPERTY, NOT INVESTMENT-RELATED.

6)JEZ CAPITAL VI, PRES, 2263 STOTESBURY WAY, WELLINGTON, FL 33414 PH 561-253-0830, TOTAL HRS MO. 0, DUTIES: RENTAL PROPERTY, NOT INVESTMENT-RELATED.

7)THE ZWIBEL FOUNDATION. STARTED: 11/5/2012 2263 STOTESBURY WAY, WELLINGTON, FL 33414 561-214-3779. CHARITY DUTIES: DISTRIBUTION OF FUNDS TO LOCAL FAMILIES THAT NEED FINANCIAL ASSISTANCE. 2 HOURS PER WEEK. NOT INVESTMENT RELATED. NO COMPENSATION RECEIVED. NOT INVESTMENT-RELATED.

8)INNOVATIVE ORGANICS, BEGINNING 5/2018, SOIL & TEA DISTRIBUTOR, 4444 MORRISON RD., DENVER, CO, NOT INVESTMENT-RELATED, ADVISOR, NO COMPENSATION, APPROX. 5 HRS/MO.

9)THE BLOW DRY LOUNGE, BEGINNING 09/2018, BLOW DRY BAR, STATE RD 7, WELLINGTON, NJ, NOT INVESTMENT-RELATED, PART OWNER, NOT INVESTMENT-RELATED, NO COMPENSATION, LESS THAN 2 HRS/MO.



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	5	N/A
Termination	N/A	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.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	GARDEN STATE SECURITIES, INC.
Allegations:	UNSUITABILITY, BREACH OF FIDUCIARY DUTY. DATE RANGE APPROX. 01/2012 - 12/2017.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE UNSPECIFIED.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	19-02085



Filing date of arbitration/CFTC reparation or civil litigation: 07/29/2019

Customer Complaint Information

Date Complaint Received: 08/02/2019

Complaint Pending? No

Status: Settled

Status Date: 06/29/2020

Settlement Amount: \$12,000.00

Individual Contribution Amount: \$12,000.00

Disclosure 2 of 3

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: GARDEN STATE SECURITIES, INC.

Allegations: UNSUITABLE INVESTMENTS, NEGLIGENCE, BREACH OF FIDUCIARY RESPONSIBILITY. TIME PERIOD 2013-2016.

Product Type: Equity-OTC
Equity Listed (Common & Preferred Stock)

Alleged Damages: \$2,670,750.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 17-02864

Filing date of arbitration/CFTC reparation or civil litigation: 11/15/2017



Customer Complaint Information

Date Complaint Received: 11/28/2017
Complaint Pending? No
Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date: 11/30/2017
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA
Docket/Case #: 17-02864
Date Notice/Process Served: 11/29/2017
Arbitration Pending? No
Disposition: Settled
Disposition Date: 11/29/2018
Monetary Compensation Amount: \$110,000.00
Individual Contribution Amount: \$0.00
Broker Statement ZWIBEL WAS DISMISSED FROM THIS CASE.

Disclosure 3 of 3

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: BROOKSTREET SECURITIES CORPORATION
Allegations: NEGLIGENCE, BREACH OF FIDUCIARY DUTY, NEGLIGENT MISREPRESENTATION, UNJUST ENRICHMENT, FAILURE TO SUPERVISE.
Product Type: Other
Other Product Type(s): COLLATERALIZED MORTGAGE OBLIGATIONS



Alleged Damages: \$690,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #07-01346](#)

Date Notice/Process Served: 06/25/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/17/2008

Disposition Detail: THE PANEL ACKNOWLEDGES THAT CLAIMANTS HAVE A SETTLEMENT AGREEMENT WITH RESPONDENT ZWIBEL.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: BROOKSTREET SECURITIES CORP.

Allegations: NEGLIGENCE, BREACH OF FIDUCIARY DUTY, NEGLIGENT MISREPRESENTATION, UNJUST ENRICHMENT, FAILURE TO SUPERVISE

Product Type: Debt-Asset Backed

Alleged Damages: \$690,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA - BOCA RATON, FL

Docket/Case #: 07-01346

Filing date of arbitration/CFTC reparation or civil litigation: 01/31/2009

Customer Complaint Information

Date Complaint Received: 06/27/2007



Complaint Pending? No
Status: Settled
Status Date: 05/19/2008
Settlement Amount: \$50,000.00
Individual Contribution Amount: \$50,000.00

Arbitration Information

Disposition: Settled
Disposition Date: 01/31/2009

Broker Statement

MR. ZWIBEL WAS NAMED SOLELY IN HIS CAPACITY AS BRANCH MANAGER AND THE ONLY ALLEGATIONS AGAINST HIM INVOLVED HIS PURPORTED FAILURE TO SUPERVISE THE BROKER. MR. ZWIBEL VEHEMENTLY DENIED THAT HE FAILED TO SUPERVISE THE BROKER AND RESOLVED THE CASE PRIOR TO THE EVIDENTIARY HEARING FOR COSTS OF DEFENSE.



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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: JOSEPHTHAL & CO., INC.

Allegations: CLIENT ALLEGES THAT THE RR MADE UNAUTHORIZED TRADES IN HIS ACCOUNT. CLIENT CLAIMS HE DEPOSITED \$75,000 IN 1996, THE ACCOUNT IS NOW WORTH \$65,000.

Product Type: Equity - OTC

Alleged Damages: \$65,000.00

Customer Complaint Information

Date Complaint Received: 11/22/2000

Complaint Pending? No

Status: Denied

Status Date: 02/09/2001

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOSEPHTHAL AND CO., INC.

Allegations: ALLEGED UNAUTHORIZED TRADES. CLIENT WAS AWARE OF POSITIONS AND RECEIVED ACCOUNT STATEMENTS FOR OVER 5 YEARS BEFORE HE COMPLIANED.

Product Type: Equity - OTC

Alleged Damages: \$65,000.00



Customer Complaint Information

Date Complaint Received: 11/22/2000

Complaint Pending? No

Status: Denied

Status Date: 02/09/2001

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOSEPHTHAL AND CO.,INC.

Allegations: THE CLIENT ALLEGES THAT THE PURCHASE OF SCICLONE PHARMACEUTICALS, INC. MADE IN HIS ACCOUNT WAS UNAUTHORIZED. CLAIMS THAT HIS DAMAGES TO THIS DATE TOTAL \$60,000.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$60,000.00

Customer Complaint Information

Date Complaint Received: 04/20/1998

Complaint Pending? No

Status: Closed/No Action
Denied

Status Date: 04/20/2000

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE BROKER AND THE FIRM DENIED THE ALLEGATIONS BASED ON THE FACT THAT THE FIRM HAS DOCUMENTATION EVIDENCING THE AUTHORIZATION BY CUSTOMER TO PURCHASE 5000 SHARES OF SCLN, THEREFORE WE CONSIDER THIS MATTER TO BE



UNWARRANTED AND CLOSED. NO FURTHER ACTION BY THE CLIENT, FILED MORE THAN 24 MONTHS AGO. PLEASE PLACE ON Z-STATUS.



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:	D.H. BLAIR & CO., INC
Termination Type:	Discharged
Termination Date:	11/21/1994
Allegations:	N/A MR. ZWIBEL WAS FOUND TO BE IN POSSESSION OF QUALIFIED LEADS WHICH BELONGED TO ANOTHER BLAIR ACCOUNT EXECUTIVE
Product Type:	No Product
Broker Statement	MR. ZWIBEL STATED THAT HE HAD TAKEN THE PROPERTY OF ANOTHER BLAIR EMPLOYEE WITHOUT PERMISSION. MR. SWIBEL WAS PROMPTLY DISCHARGED. I JUST WANT TO CLASIFY WHAT TRANSPIRED. I ADMIT TO THE FACT OF TAKING THE LEADS, HOWEVER IT WAS 15 NOT 26 LEADS, WHICH I SINCERELY REGRET AND HAVE LEARNED THE HARD WAY.

End of Report



This page is intentionally left blank.