

BrokerCheck Report

GERALD ROGER DEWES

CRD# 2465538

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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.

GERALD R. DEWES

CRD# 2465538

This broker is not currently registered.

Report Summary for this Broker

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

Broker Qualifications

This broker is not currently registered.

This broker has passed:

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

Registration History

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

- B CADARET, GRANT & CO., INC.**
CRD# 10641
East Amherst, NY
08/2014 - 11/2019
- B LINCOLN FINANCIAL SECURITIES CORPORATION**
CRD# 3870
WILLIAMSVILLE, NY
12/2004 - 08/2014
- B NORTHEAST SECURITIES, INC.**
CRD# 25996
MITCHELDFIELD, NY
08/2002 - 01/2005

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	1
Customer Dispute	6
Termination	1
Judgment/Lien	2

Broker Qualifications



Registrations

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

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

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

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

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	10/06/2005

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	03/17/1994

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	03/30/1994

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
B 08/2014 - 11/2019	CADARET, GRANT & CO., INC.	10641	East Amherst, NY
B 12/2004 - 08/2014	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	WILLIAMSVILLE, NY
B 08/2002 - 01/2005	NORTHEAST SECURITIES, INC.	25996	MITCHELFIELD, NY
B 11/2000 - 08/2002	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	FAIRFIELD, IA
B 01/1997 - 12/2000	SIGNATOR INVESTORS, INC.	468	BOSTON, MA
B 01/1997 - 05/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA
B 01/1995 - 12/1996	SECURITIES AMERICA, INC.	10205	LAVISTA, NE
B 04/1994 - 01/1995	THOMAS JAMES ASSOCIATES, INC.	15609	ROCHESTER, 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
08/2014 - Present	CADAERT, GRANT & CO., INC.	REGISTERED REPRESENTATIVE	Y	East Amherst, NY, United States
07/2006 - Present	SUNBRIDGE MANAGEMENT	REGISTERED INVESTMENT ADVISOR	Y	East Amherst, NY, United States
07/2008 - 08/2014	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVES	Y	WILLIAMSVILLE, NY, United States

Registration and Employment History



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.

SUNBRIDGE MANAGEMENT, East Amherst, NY, INVESTMENT ADVISOR, INVESTMENT-RELATED, OWNER, RIA ENGAGING IN INVESTMENT RECOMMENDATIONS, START 7/2006, 200 HRS MONTHLY, 160 HRS MONTHLY DURING TRADING; SUNBRIDGE MANAGEMENT, East Amherst, NY, START 1997, AGENT, INSURANCE SALES, INVESTMENT RELATED, 10 HRS MONTHLY DEVOTED TO ACTIVITY, SELL TERM, ULS, WHOLE LIFE AND FIXED ANNUITIES INSURANCE PRODUCTS WITH VARIOUS COMPANIES. Sunbridge Management, 8600 Transit Road, STE 1B, East Amherst, NY, President since 3/1/18, office space lessee to Beyond Accounting. Rental of a single Law office, 8600 Transit Road, East Amherst, NY since 4/1/18, attorney is renting a single office for his client meetings when it is closer than his normal location.



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	1	0
Customer Dispute	1	5	N/A
Termination	N/A	1	N/A
Judgment/Lien	2	N/A	N/A



Disclosure Event Details

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

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

Regulatory - Final

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

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	03/30/2020
Docket/Case Number:	2019064639701
Employing firm when activity occurred which led to the regulatory action:	Cadaret, Grant & Co., Inc.
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Dewes consented to the sanction and to the entry of findings that he refused to appear for on-the-record testimony requested by FINRA in connection with an investigation into his potential participation in undisclosed private securities transactions and outside business activities.
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:

03/30/2020

Sanctions Ordered:

Bar (Permanent)

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

No

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



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

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

Sanction 1 of 1

Sanction Type:	Bar (Permanent)
Capacities Affected:	All Capacities
Duration:	Indefinite
Start Date:	03/30/2020
End Date:	





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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cadaret, Grant & Co., Inc.
Allegations:	Claimants allege unsuitable investment recommendations, common law fraud, breach of contract, negligent supervision, and breach of fiduciary duty in connection with their alleged investments in two unapproved private investments and two equity-OTC securities that were recommended by the individual through his independent registered investment adviser and effected through accounts held at a third-party broker-dealer.
Product Type:	Equity-OTC Other: private investment
Alleged Damages:	\$1,710,000.00
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
Docket/Case #:	20-01290
Filing date of arbitration/CFTC reparation or civil litigation:	04/24/2020

Customer Complaint Information

Date Complaint Received:	05/05/2020
Complaint Pending?	No
Status:	Settled
Status Date:	04/22/2021
Settlement Amount:	\$2,500,000.00



Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: JOHN HANCOCK FINANCIAL SERVICES

Allegations: BETWEEN 2000 AND 2001 INVESTOR ALLEGES UNSUITABLE TRANSACTIONS IN A MANAGED ACCOUNT THAT RESULTED IN \$91,166 IN LOST ACCOUNT VALUE AND BREACH OF FIDUCIARY DUTY.

Product Type: Other

Other Product Type(s): MANAGED ACCOUNT

Alleged Damages: \$91,166.00

Customer Complaint Information

Date Complaint Received: 05/02/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/02/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION CASE #02-05141

Date Notice/Process Served: 05/02/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/11/2004

Monetary Compensation Amount: \$25,500.00



Individual Contribution Amount: \$8,500.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: JOHN HANCOCK FINANCIAL SERVICES

Allegations: CLIENT ALLEGES BROKER TRADED CLIENT IN A MANNER INCONSISTENT WITH THE STATED INVESTMENT OBJECTIVES, AND WAS NOT ADEQUATELY SUPERVISED BY BROKER DEALER

Product Type: Equity - OTC

Alleged Damages: \$91,000.00

Customer Complaint Information

Date Complaint Received: 09/27/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/27/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE # 02-05141

Date Notice/Process Served: 09/27/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/11/2004

Monetary Compensation Amount: \$25,500.00

Individual Contribution Amount: \$8,500.00



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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cadaret, Grant & Co., Inc.
Allegations:	Client alleges she was not aware of a REIT investment recommended by advisor Dewes. Client also alleges unsuitability and high interest charges related to the investment.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No compensatory damages specified but alleged to be more than \$5,000.
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:	03/16/2020
Complaint Pending?	No
Status:	Denied
Status Date:	06/10/2020
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 3

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint:	Sunbridge Management Inc.
Allegations:	Independent RIA client [REDACTED] alleged that he heard nothing from advisor Dewes despite repeat promises of 10% returns three years earlier.
Product Type:	No Product
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The message from the client of the independent RIA does not indicate an amount but the advisor estimates the client has invested \$50K.
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:	11/08/2019
Complaint Pending?	No
Status:	Withdrawn
Status Date:	06/24/2020
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SIGNATOR INVESTORS, INC.
Allegations:	COMPLAINT INVESTIGATED BY NASDR DISTRICT 8, FILE NO. E8B000192. FIRM RECEIVED A LETTER FROM ATTORNEY REPRESENTING THE ABOVE-REFERENCED CUSTOMERS WHO ALLEGED THAT REPRESENTATIVE MARKETED PRE-IPO SERIES B PREFERRED SHARES ON BEHALF OF A



THIRD PARTY.

Product Type: Direct Investment(s) - DPP & LP Interest(s)**Alleged Damages:** \$654,652.00**Customer Complaint Information****Date Complaint Received:** 12/14/1999**Complaint Pending?** No**Status:** Withdrawn**Status Date:** 03/21/2000**Settlement Amount:****Individual Contribution Amount:****Reporting Source:** Broker**Employing firm when activities occurred which led to the complaint:** SIGNATOR INVESTORS, INC.**Allegations:** COMPLAINT INVESTIGATED BY NASDR DISTRICT 8, FILE NO. E8B000192. SIGNATOR INVESTORS RECEIVED A LETTER FROM ATTORNEY REPRESENTING THE ABOVE-REFERENCED CUSTOMERS WHO ALLEGED THAT REPRESENTATIVE MARKETED PRE-IPO SERIES B PREFERRED SHARES ON BEHALF OF A THIRD PARTY.**Product Type:** Direct Investment(s) - DPP & LP Interest(s)**Alleged Damages:** \$654,652.00**Customer Complaint Information****Date Complaint Received:** 12/14/1999**Complaint Pending?** No**Status:** Withdrawn**Status Date:** 03/21/2000**Settlement Amount:** \$0.00**Individual Contribution Amount:** \$0.00



Broker Statement

CLAIM WAS WITHDRAWN WITHOUT ANY SETTLEMENT AMOUNT PAID OUT BY REPRESENTATIVE OR FIRM.



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Cadaret, Grant & Co., Inc.
Allegations:	Claimant alleges unsuitable investment recommendations, common law fraud, breach of contract, negligent supervision, and breach of fiduciary duty in connection with alleged investments in an unapproved private investment and two OTC stocks that were recommended by Mr. Dewes through his independent registered investment adviser and effected through accounts held at a third-party custodian.
Product Type:	Other: private investments
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client seeks unspecified damages but estimated to be more than the \$5,000 reporting threshold.
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:	04/07/2021
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	



Employment Separation After Allegations

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

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	Cadaret, Grant & Co., Inc.
Termination Type:	Discharged
Termination Date:	11/18/2019
Allegations:	Advisor sold away from the firm by soliciting client investments into an unapproved, undisclosed outside business activity for which he was an officer and director and converted funds to his own use.
Product Type:	No Product



Judgment / Lien

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

Disclosure 1 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$76,672.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/09/2018
Date Individual Learned:	03/09/2018
Type of Court:	Erie County Clerk
Name of Court:	Internal Revenue Service
Location of Court:	Erie County, New York
Docket/Case #:	2018005556
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 2

Reporting Source:	Broker
Judgment/Lien Holder:	NYS
Judgment/Lien Amount:	\$6,300.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/03/2014
Date Individual Learned:	01/15/2014
Type of Court:	COUNTY
Name of Court:	ERIE COUNTY CLERK
Location of Court:	ERIC COUNTY, NY
Docket/Case #:	E029159427W0089
Judgment/Lien Outstanding?	Yes

Broker Statement

WAS NOT AWARE OF LIEN. I AMENDED TAX YEAR 2012 RETURN, IN NOVEMBER OF 2012, AND ESTABLISHED AT THAT TIME A PAYMENT PLAN. IN



SEPTEMBER OF 2013 I SUFFERED A MAJOR [REDACTED] AND MISSED TWO PAYMENTS WHICH AUTOMATICALLY DEFAULTED PAYMENT PLAN. AT END OF 2013 I RESUMED PAYMENT PLAN AND WAS TOLD THAT LIEN WOULD REMAIN IN PLACE UNTIL BALANCE WAS SATISFIED. ORIGINAL AMOUNT OWED WAS \$12,076. PAID DOWN TO BALANCE SHOWN IN ITEM #1 ABOVE.

End of Report



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