

BrokerCheck Report

ZACHARY SAMUEL BERKEY

CRD# 2884767

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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:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

ZACHARY S. BERKEY

CRD# 2884767

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** **FOUR POINTS CAPITAL PARTNERS LLC**
CRD# 43149
MELVILLE, NY
04/2013 - 01/2015
- B** **NATIONAL SECURITIES CORPORATION**
CRD# 7569
MINEOLA, NY
05/2011 - 04/2013
- B** **WOODSTOCK FINANCIAL GROUP, INC.**
CRD# 38095
GARDEN CITY, NY
10/1998 - 06/2011

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
Civil Event	1
Customer Dispute	5
Judgment/Lien	3

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	01/28/2000

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	01/16/2015
B General Securities Representative Examination	Series 7	08/15/1997

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	08/27/1997

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 04/2013 - 01/2015	FOUR POINTS CAPITAL PARTNERS LLC	43149	MELVILLE, NY
B 05/2011 - 04/2013	NATIONAL SECURITIES CORPORATION	7569	MINEOLA, NY
B 10/1998 - 06/2011	WOODSTOCK FINANCIAL GROUP, INC.	38095	GARDEN CITY, NY
B 09/1997 - 11/1998	THE J.B. SUTTON GROUP, LLC	16191	MELVILLE, 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
04/2013 - Present	FOUR POINTS CAPITAL PARTNERS	GENERAL SECURITIES PRINCIPAL	Y	NEW YORK, NY, United States
05/2011 - Present	NATIONAL SECURITIES CORP	REGISTERED REPRESENTATIVE	Y	UNIONDALE, NY, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

No information reported.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Civil Event	0	1	0
Customer Dispute	0	5	N/A
Judgment/Lien	3	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:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Sanction(s) Sought:	Other: n/a
Date Initiated:	10/19/2018
Docket/Case Number:	3-18872
Employing firm when activity occurred which led to the regulatory action:	Four Points Capital Partners LLC
Product Type:	No Product
Allegations:	SEC Admin Release 34-84461 / October 19, 2018: The Securities and Exchange Commission ("Commission") deems it appropriate and in the public interest that public administrative proceedings be, and hereby are, instituted pursuant to Section 15(b) of the Securities Exchange Act of 1934 ("Exchange Act") against Zachary S. Berkey ("Berkey" or "Respondent"). The Commission finds that on December 6, 2017, the Commission filed a complaint against Berkey in SEC v. Zachary S. Berkey and Daniel T. Fischer, Civil Action Number 17 Civ. 9552, in the United States District Court for the Southern District of New York. On October 10, 2018, the court entered an order permanently enjoining Berkey, by consent, from future violations of Section 17(a) of the Securities Act of 1933, and Section 10(b) of the Exchange Act and Rule 10b-5



thereunder.

The Commission's complaint, alleged, among other things, that from April 1, 2013, through December 31, 2014, Berkey violated the antifraud provisions of the federal securities laws by recommending an investment strategy that he had no reasonable basis to believe would be suitable for anyone, recommending an investment strategy that was unsuitable for three customers, making material misrepresentations and omissions regarding the investment strategy that he recommended to his customers, churning customer accounts, and engaging in unauthorized trading.

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:	10/19/2018
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 2

Sanction Type: Bar (Permanent)
Capacities Affected: participating in any offering of a penny stock
Duration: Indefinite
Start Date: 10/19/2018
End Date:

Sanction 2 of 2

Sanction Type: Bar (Permanent)
Capacities Affected: association with a broker, dealer, investment adviser, municipal securities dealer, municipal advisor, transfer agent, or NRSRO
Duration: Indefinite
Start Date: 10/19/2018
End Date:

Regulator Statement

Respondent has submitted an Offer of Settlement (the "Offer") which the Commission has determined to accept. It is ORDERED that Respondent be, and hereby is barred from association with any broker, dealer, investment adviser, municipal securities dealer, municipal advisor, transfer agent, or nationally recognized statistical rating organization; and is barred from participating in any offering of a penny stock, including: acting as a promoter, finder, consultant, agent or other person who engages in activities with a



broker, dealer or issuer for purposes of the issuance or trading in any penny stock, or inducing or attempting to induce the purchase or sale of any penny stock.



Civil - Final

This type of disclosure event involves (1) an injunction issued by a court in connection with investment-related activity, (2) a finding by a court of a violation of any investment-related statute or regulation, or (3) an action brought by a state or foreign financial regulatory authority that is dismissed by a court pursuant to a settlement agreement.

Disclosure 1 of 1

Reporting Source:	Regulator
Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Relief Sought:	Civil and Administrative Penalty(ies)/Fine(s) Disgorgement Injunction Monetary Penalty other than Fines Restraining Order
Date Court Action Filed:	12/06/2017
Product Type:	Other: unspecified securities
Type of Court:	Federal Court
Name of Court:	The United States District Court for the Southern District of New York
Location of Court:	New York, New York;
Docket/Case #:	1:17-cv-09552
Employing firm when activity occurred which led to the action:	Four Points Capital Partners LLC
Allegations:	SEC Litigation Release No. 24004 / December 6, 2017: The Securities and Exchange Commission filed a civil injunctive action, charging two New York-based brokers (the respondents), including respondent Zachary S. Berkey, with making unsuitable trades that were costly for customers and lucrative for the brokers. The SEC's complaint, filed in federal court in Manhattan, alleges that Zachary S. Berkey, of Centereach, New York, and the other respondent, conducted in-and-out trading that was almost certain to lose money for customers while yielding commissions for themselves. According to the complaint, ten customers of their member firm where the respondents previously worked lost a total of \$573,867, while Berkey and the other respondent received approximately \$106,000 and \$175,000, respectively, in commissions. The customers experienced losses totaling \$573,867. The respondents while acting as registered representatives at the firm violated the antifraud provisions of the federal securities laws. They had a duty to have a reasonable basis for recommendations that they made to their customers. In violation of this duty, Berkey recommended to six customers the high-cost in-and-out trading strategy without any reasonable basis to believe that



these recommendations were suitable for anyone. The recommended trading strategy resulted in losses for the customers and ill-gotten gains for them. The respondents knew or recklessly disregarded that their recommendations, for which they had no reasonable basis, were not suitable for anyone. The respondents' recommended trading strategy was unsuitable for certain of their customers in light of those customers' financial needs, investment objectives, and circumstances. According to the SEC's complaint, since the customers incurred significant costs with every transaction and the securities were held briefly, the price of the securities had to rise significantly for customers to realize even a minimal profit. The complaint also alleges that the respondents churned customer accounts and concealed material information from their customers, namely that the costs associated with their recommendations, including commissions and fees, would almost certainly exceed any potential gains on the trades. The SEC's complaint alleges that the respondent violated Section 17(a) of the Securities Act of 1933 and Section 10(b) of the Securities Exchange Act of 1934 and Rule 10b-5 thereunder.

Current Status: Final

Resolution: Judgment Rendered

Resolution Date: 10/10/2018

Sanctions Ordered or Relief Granted: Civil and Administrative Penalty(ies)/Fine(s)
Disgorgement
Injunction
Other: Interest

Capacities 1 of 1

Capacities Affected: n/a

Duration: permanent

Start Date: 10/10/2018

End Date:

Monetary Sanction 1 of 2

Monetary Sanction: Disgorgement

Total Amount: \$106,000.00

Portion against individual: 106000

Date Paid:

Portion Waived: No

Amount Waived:

Monetary Sanction 2 of 2



Monetary Sanction: Monetary Fine

Total Amount: \$71,000.00

Portion against individual: 71000

Date Paid:

Portion Waived: No

Amount Waived:

Regulator Statement

On October 10, 2018, the court entered an order, by consent, wherein Berkey was permanently enjoined from violating of Section 17(a) of the Securities Act of 1933, and Section 10(b) of the Exchange Act and Rule 10b-5 thereunder. It was ordered that Berkey shall pay disgorgement of ill-gotten gains, prejudgment interest thereon, and a civil penalty. The Court shall determine the amounts of the disgorgement and civil penalty upon motion of the Commission. SEC Litigation Release No. 24460, April 25, 2019: On April 18, 2019, the United States District Court for the Southern District of New York, ordered a former broker, Zachary S. Berkey, to pay \$106,000 in disgorgement, plus prejudgment interest, and \$71,000 in civil penalties.



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:	Firm
Employing firm when activities occurred which led to the complaint:	Four Points Capital Partners
Allegations:	alleged violations of state, federal, and common law.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$146,074.00
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 #:	18-03481
Filing date of arbitration/CFTC reparation or civil litigation:	10/08/2018

Customer Complaint Information

Date Complaint Received:	11/12/2018
Complaint Pending?	No
Status:	Settled
Status Date:	10/03/2019
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

Disclosure 2 of 3

Reporting Source:	Broker
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Employing firm when activities occurred which led to the complaint:	WOODSTOCK FINANCIAL GROUP, INC.
Allegations:	CHURNING RESULTING IN LOSSES, UNAUTHORIZED TRADING ON 1 OUT OF 224 STOCKS BUT ZACHARY BERKEY WAS NOT A REGISTERED REPRESENTATIVE ON THIS ACCOUNT WHEN THE UNAUTHORIZED TRADE OCCURED.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$581,394.55
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:	04/17/2009
Complaint Pending?	No
Status:	Settled
Status Date:	06/16/2009
Settlement Amount:	\$30,000.00
Individual Contribution Amount:	\$10,000.00
Broker Statement	THE BRANCH OFFICE AND THE TWO REPRESENTATIVES DENIED ANY WRONGDOING, BUT SETTLED WITH THE CLIENT IN THE AMOUNT OF \$30,000. ZACHARY BERKEY'S CONTRIBUTION WAS \$10,000 TOWARD THE SETTLEMENT

Disclosure 3 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	RAIKE FINANCIAL GROUP, INC.
Allegations:	MISREPRESENTATION, CHURNING.
Product Type:	Equity Listed (Common & Preferred Stock)



Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 07/31/2000

Complaint Pending? No

Status: Settled

Status Date: 07/31/2000

Settlement Amount: \$231,000.00

Individual Contribution Amount: \$25,500.00

Arbitration Information

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

Docket/Case #: NASD DR 00-03403

Date Notice/Process Served: 07/31/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/22/2005

Monetary Compensation Amount: \$231,000.00

Individual Contribution Amount: \$25,500.00



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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WOODSTOCK FINANCIAL GROUP
Allegations:	CLIENT CLAIMED ADVISOR ENGAGED IN PRACTICES AND STRATEGY THAT DID NOT REPRESENT CLIENT'S OBJECTIVES OR BEST INTEREST, CHURNING, SELLING SHORT WHICH CLIENT DID NOT UNDERSTAND.
Product Type:	Equity-OTC
Alleged Damages:	\$95,000.00
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:	01/09/2014
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	05/19/2014
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WOODSTOCK FINANCIAL GROUP
Allegations:	CLIENT CLAIMED ADVISOR ENGAGED IN PRACTICES AND STRATEGY THAT



DID NOT REPRESENT CLIENT'S OBJECTIVES OR BEST INTEREST,
CHURNING, SELLING SHORT WHICH CLIENT DID NOT UNDERSTAND

Product Type: Equity-OTC
Alleged Damages: \$95,000.00
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: 01/09/2014
Complaint Pending? No
Status: Closed/No Action
Status Date: 05/19/2014
Settlement Amount: \$0.00
Individual Contribution Amount: \$0.00

Broker Statement TODAY 2/20/2014 AT APRX. 11:30AM I SPOKE WITH 'ORR' IN FINRA DISCLOSURE REVIEW DEPARTMENT WHO STATED THAT WOODSTOCK FINANCIAL GROUP HAS MADE A GOOD FAITH DETERMINATION THAT MR. BERKEY IS A SUBJECT OF THE CLIENTS LETTER EVEN THOUGH MR. BERKEY IS NOT NAMED IN THE LETTER.

Disclosure 2 of 2

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: WOODSTOCK FINANCIAL GROUP
Allegations: MISREPRESENTATION, POOR PERFORMANCE
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$75,000.00

Customer Complaint Information

Date Complaint Received: 03/01/2007



Complaint Pending?

No

Status:

Denied

Status Date:

03/28/2007

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

RR DENIES ALL ALLEGATIONS. THE FIRM INVESTIGATED THE ALLEGATIONS OF THE CUSTOMER AND FOUND NO MERIT.



Judgment / Lien

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

Disclosure 1 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	CACH, LLC
Judgment/Lien Amount:	\$4,223.00
Judgment/Lien Type:	Civil
Date Filed with Court:	05/17/2013
Date Individual Learned:	02/03/2014
Type of Court:	State Court
Name of Court:	DISTRICT COURT OF THE STATE OF NEW YORK
Location of Court:	COUNTY OF SUFFOLK, NY
Docket/Case #:	CEC 012825-12
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 3

Reporting Source:	Broker
Judgment/Lien Holder:	NEW YORK STATE
Judgment/Lien Amount:	\$532.00
Judgment/Lien Type:	Tax
Date Filed with Court:	11/30/2011
Type of Court:	COUNTY
Name of Court:	SUFFOLK COUNTY CLERK
Location of Court:	SUFFOLK COUNTY, NY
Docket/Case #:	E028099618W0046
Judgment/Lien Outstanding?	Yes
Broker Statement	RR WAS UNAWARE OF ITEM AND NOTIFIED WHEN HIS CREDIT REPORT WAS REVIEWED ON 11/21/12

**Disclosure 3 of 3**

Reporting Source:	Broker
Judgment/Lien Holder:	NEW YORK STATE
Judgment/Lien Amount:	\$3,444.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/22/2009
Type of Court:	COUNT
Name of Court:	SUFFOLK COUNTY CLERK
Location of Court:	SUFFOLK COUNTY, NY
Docket/Case #:	E028099618W0027
Judgment/Lien Outstanding?	Yes
Broker Statement	RR WAS UNAWARE OF ITEM AND NOTIFIED WHEN HIS CREDIT REPORT WAS REVIEWED ON 11/21/12

End of Report



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