

BrokerCheck Report

JUDITH ADELE JOHNSTON

CRD# 5532549

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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.

JUDITH A. JOHNSTON

CRD# 5532549

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:

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

Registration History

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

B NYLIFE SECURITIES LLC
 CRD# 5167
 FRISCO, TX
 10/2009 - 10/2016

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	8

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/13/2016
B Investment Company Products/Variable Contracts Representative Examination	Series 6	10/10/2009

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	10/16/2009

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 10/2009 - 10/2016	NYLIFE SECURITIES LLC	5167	FRISCO, TX

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
12/2012 - Present	TOM SORRELS INSURANCE AGENCY	PRESIDENT	N	TYLER, TX, United States
06/2009 - Present	NYLIFE SECURITIES LLC	REG. REP	Y	DALLAS, TX, United States
09/2008 - Present	NEW YORK LIFE	AGENT	Y	DALLAS, TX, United States
05/2007 - Present	C2 INSURANCE SERVICES	OWNER	N	DALLAS, TX, 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.

[OPERATING UNDER THE DBA NAME OF C2 INSURANCE SERVICES FOR THE PURPOSE OF SELLING NEW YORK LIFE PRODUCTS AND SERVICES AS WELL AS BROKERING NON-REGISTERED INSURANCE PRODUCTS; INVESTMENT RELATED; OWNER; 2600 NETWORK BLVD, STE 130 FRISCO TX 75034; START DATE 05/2007

[HOUSTON J2M LLC-PALO PINTO AGENCY LLC-M&M LEGACY ENTERPRISES LLC-JOHNSTON LEGACY LLC-JOHNSTON & MIZE LLC; HOLDING COMPANIES FOR THE P&C AGENCIES THAT ARE BEING TRANSFERRED OVER TO REV INSURANCE AGENCY LLC; MAINTAINED FOR BANK FINANCING AND POTENTIAL SALE OF HER P&C AGENCIES; INVESTMENT RELATED]

[GRANDE AGENCY LLC; P&C AGENCY; DORMANT-ABANDONED ENTITY;; 5059 NORTSHORE DRIVE, FRISCO TX 75034; START DATE 07/2014; ROLE/TITLE: OWNER; INVESTMENT RELATED; 0 HOURS PER MONTH; 0 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[RENTAL PROPERTY; RESIDENTIAL PROPERTY LEASE; 3600 DELANEY DRIVE, FORT WORTH, TX 76244; START DATE 08/2008; ROLE/TITLE: OWNER; INVESTMENT RELATED; 1 HOURS PER MONTH; 0 HOURS PER MONTH DURING SECURITIES TRADING HOURS]



Registration and Employment History

Other Business Activities, continued

[REV INSURANCE AGENCY, LLC; HOLDING COMPANY FOR HER 5 P&C AGENCIES 1. COX INSURANCE AGENCY, 2. HOUSTON INSURANCE GROUP, 3. RAY AARON INSURANCE AGENCY , 4. TOM SORRELS INSURANCE AGENCY 5. PALO PINTO AGENCY; 5059 NORTHSHORE DRIVE, FRISCO, TX 75034; START DATE 01/2014; ROLE/TITLE: OWNER; INVESTMENT RELATED; 10 HOURS PER MONTH; 5 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[REV INSURANCE AGENCY LLC; HOLDING COMPANY FOR A PENDING PURCHASE OF A P&C AGENCY (QUALITY INSURANCE AGENCY); 440 N. MAIN ST., VIDOR, TX 77662; START DATE 07/2014; ROLE/TITLE: OWNER; INVESTMENT RELATED; 5 HOURS PER MONTH; 3 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[STONEBRIAR COUNTRY CLUB POOL COMMITTEE; BOARD MEMBER OF POOL COMMITTEE AT STONEBRIAR COUNTRY CLUB. COMMITTEE HANDLES POOL BUSINESS AND SWIM TEAM FOR STONEBRIAR CC; 5050 COUNTRY CLUB DRIVE; START DATE 09/2013; ROLE/TITLE: BOARD MEMBER; NOT INVESTMENT RELATED; 5 HOURS PER MONTH; 4 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[REAL ESTATE INVESTMENT; REAL ESTATE INVESTMENT; 5059 NORTHSHORE DRIVE, FRISCO TX 75034; START DATE 12/2007; ROLE/TITLE: OWNER; INVESTMENT RELATED; 1 HOURS PER MONTH; 1 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[AGENCY ACQUISITIONS LLC DBA WEDGEWOOD INSURANCE AGENCY; PROPERTY AND CASUALTY AGENCY; 5059 NORTHSHORE DRIVE, FRISCO, TX 75034; START DATE 12/2014; ROLE/TITLE: OWNER; INVESTMENT RELATED; 5 HOURS PER MONTH; 3 HOURS PER MONTH DURING SECURITIES TRADING HOURS]

[AGENCY ACQUISITION LLC DBA YANCEY INSURANCE AGENCY; COMMERCIAL PROPERTY AND CASUALTY AGENCY; 5059 NORTHSHORE DRIVE, FRISCO, TX 75034; START DATE 11/2014; ROLE/TITLE: OWNER; INVESTMENT RELATED; 5 HOURS PER MONTH; 3 HOURS PER MONTH DURING SECURITIES TRADING HOURS]



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	7	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:	03/18/2019
Docket/Case Number:	2018056891001
Employing firm when activity occurred which led to the regulatory action:	NYLIFE Securities LLC
Product Type:	Annuity-Variable
Allegations:	Without admitting or denying the findings, Johnston consented to the sanction and to the entry of findings that she refused to appear for FINRA on-the-record testimony in connection with an investigation into multiple customer complaints regarding the sale of variable annuities when Johnston was registered with a member firm.
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:

03/18/2019

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:	03/18/2019
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 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	NYLIFE SECURITIES LLC
Allegations:	Customer alleged that they were misled regarding their variable annuities purchased in January and March 2016.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm made a good faith determination that damages would be less 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:	09/29/2017
Complaint Pending?	No
Status:	Settled
Status Date:	11/27/2017
Settlement Amount:	\$16,301.03
Individual Contribution Amount:	\$0.00

Disclosure 2 of 6

Reporting Source:	Firm
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Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES LLC

Allegations: Customers allege that they were misled about the terms and benefits of a variable annuity they purchased in May 2014. Customers requested assistance.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

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: 12/19/2016

Complaint Pending? No

Status: Settled

Status Date: 05/24/2017

Settlement Amount: \$17,228.65

Individual Contribution Amount: \$0.00

Disclosure 3 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES LLC

Allegations: Customers allege that the RR was complicit in helping her husband deceive them into believing that he was associated with the Firm and licensed to sell VAs. They further allege that her complicity led them to believe his misstatements regarding the the total fees and expense charges associated with the VAs. RR is listed as the selling agent for the VAs purchased in May and June 2013. Customers want to surrender the VAs without penalty.

Product Type: Annuity-Variable

Alleged Damages: \$0.00



Alleged Damages Amount Explanation (if amount not exact): While customer has not specified an amount, the Firm has made a good faith determination that damages would exceed \$5,000.00.

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: 02/21/2017

Complaint Pending? No

Status: Settled

Status Date: 09/28/2017

Settlement Amount: \$10,601.62

Individual Contribution Amount: \$0.00

Disclosure 4 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES LLC

Allegations: Customers allege that the RR was complicit in helping her husband deceive them into believing that he was associated with the Firm and was licensed to sell VAs. They further allege that due to her complicity, they agreed to his recommendation that they take a \$1.4 million dollar loan to establish a VA, and believed his misstatements of the performance, riders, and total fees and expense charges associated with the VAs. RR is listed as the selling agent for the VAs purchased beginning in September 2012 through May 2014. Customers want to recoup all costs associated with the loan and the VAs, recover lost opportunity due to repaying the loan and investing in the VAs, surrender the VAs without penalty and recoup all premiums paid.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount While customers have not alleged a specific amount, the Firm has made a good



Explanation (if amount not exact): faith determination that damages would exceed \$5,000.00

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: 03/08/2017

Complaint Pending? No

Status: Settled

Status Date: 05/23/2018

Settlement Amount: \$445,161.57

Individual Contribution Amount: \$0.00

Disclosure 5 of 6

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES LLC

Allegations: Customers allege when they initially discussed the purchase of 4 Variable Annuities beginning in July 2013, they were told that the M&E fees of 1.75% were inclusive of any mutual fund fees in the subaccounts and that there would not be any extra fees other than the guaranteed rider. Customers are requesting a refund of any fees that were not disclosed.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): While customer has not specified an amount, the Firm has made a good faith determination that damages would exceed \$5,000.00

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: 12/14/2016
Complaint Pending? No
Status: Settled
Status Date: 04/17/2017
Settlement Amount: \$95,982.03
**Individual Contribution
Amount:** \$0.00

Disclosure 6 of 6

Reporting Source: Broker
**Employing firm when
activities occurred which led
to the complaint:** NYLIFE SECURITIES LLC

Allegations: THE CUSTOMER ALLEGES THAT THE TERMS AND CONDITIONS OF A VARIABLE ANNUITY CONTRACT PURCHASED IN OR AROUND SEPTEMBER 2013 WERE MISREPRESENTED AND THAT SHE WAS NOT MADE AWARE OF THE ASSOCIATED SURRENDER PERIOD.

Product Type: Annuity-Variable

Alleged Damages: \$13,119.49

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: 05/02/2016
Complaint Pending? No
Status: Settled
Status Date: 05/31/2016



Settlement Amount:	\$12,950.93
Individual Contribution Amount:	\$0.00



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

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:	NYLIFE SECURITIES LLC
Allegations:	Customer alleges that a VUL solicited and described by the RR's spouse in May 2012 is not the policy he owns. Customer also alleges that the RR never disclosed that her husband was not an agent, and never disclosed the key parts and risks of the product.
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	While customer has not claimed a specific amount, the Firm has made a good faith determination that damages would exceed \$5,000.00
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:	08/22/2018
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/28/2018
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	Customer decided to keep the policy.



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:	NYLIFE SECURITIES LLC
Allegations:	Customers allege that they were misled about the fees associated with their VAs and VULs purchased beginning in August 2010 and they subsequently discovered that the RR's husband was not employed by the Firm or licensed to sell the products. Customers request that the Firm waive surrender charges.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	While the customer has not specified an amount, the Firm has made a good faith determination that damages would exceed \$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:	06/26/2017
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

End of Report



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