BrokerCheck Report

MARK JOHN JAKUBOVIE

CRD# 735372

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.

MARK J. JAKUBOVIE

CRD# 735372

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

IA **MORGAN STANLEY**
800 East 96th Street
Suite 400
Indianapolis, IN 46240
CRD# 149777
Registered with this firm since: 06/01/2009

B **MORGAN STANLEY**
800 East 96th Street
Suite 400
Indianapolis, IN 46240
CRD# 149777
Registered with this firm since: 06/01/2009

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:

- 4 Self-Regulatory Organizations
- 28 U.S. states and territories

This broker has passed:

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

Registration History

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

IA **CITIGROUP GLOBAL MARKETS INC.**
CRD# 7059
NEW YORK, NY
12/1998 - 06/2009

B **CITIGROUP GLOBAL MARKETS INC.**
CRD# 7059
INDIANAPOLIS, IN
07/1993 - 06/2009

B **LEHMAN BROTHERS INC.**
CRD# 7506
NEW YORK, NY
11/1989 - 07/1993

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	2
Customer Dispute	2
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 4 SROs and is licensed in 28 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MORGAN STANLEY**

Main Office Address: **2000 WESTCHESTER AVENUE**
PURCHASE, NY 10577-2530

Firm CRD#: **149777**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	06/01/2009
B	NYSE American LLC	General Securities Representative	Approved	06/17/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	06/01/2009
B	New York Stock Exchange	General Securities Representative	Approved	06/01/2009

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	06/01/2009
B	Arizona	Agent	Approved	06/01/2009
B	California	Agent	Approved	06/01/2009
B	Colorado	Agent	Approved	06/01/2009
B	Delaware	Agent	Approved	06/01/2009
B	Florida	Agent	Approved	06/01/2009
B	Illinois	Agent	Approved	06/01/2009
B	Indiana	Agent	Approved	06/01/2009
IA	Indiana	Investment Adviser Representative	Approved	06/01/2009

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Kentucky	Agent	Approved	10/05/2011
B	Maryland	Agent	Approved	06/01/2009
B	Massachusetts	Agent	Approved	06/01/2009
B	Michigan	Agent	Approved	06/01/2009
B	Minnesota	Agent	Approved	12/09/2016
B	Missouri	Agent	Approved	11/04/2014
B	Montana	Agent	Approved	06/01/2009
B	New Jersey	Agent	Approved	06/01/2009
B	New Mexico	Agent	Approved	04/24/2020
B	New York	Agent	Approved	06/01/2009
B	North Carolina	Agent	Approved	06/19/2020
B	Ohio	Agent	Approved	06/01/2009
B	Oklahoma	Agent	Approved	06/01/2009
B	Oregon	Agent	Approved	02/02/2023
B	Pennsylvania	Agent	Approved	06/01/2009
B	South Carolina	Agent	Approved	06/01/2009
B	Tennessee	Agent	Approved	06/01/2009
B	Utah	Agent	Approved	01/03/2024
B	Virginia	Agent	Approved	06/01/2009
B	Wisconsin	Agent	Approved	09/09/2021

Broker Qualifications

Employment 1 of 1, continued
Branch Office Locations

MORGAN STANLEY
800 East 96th Street
Suite 400
Indianapolis, IN 46240

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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	05/24/1991
B	National Commodity Futures Examination	Series 3	06/21/1984

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	10/25/2010
B	Uniform Securities Agent State Law Examination	Series 63	07/24/1981

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	12/1998 - 06/2009	CITIGROUP GLOBAL MARKETS INC.	7059	INDIANAPOLIS, IN
B	07/1993 - 06/2009	CITIGROUP GLOBAL MARKETS INC.	7059	INDIANAPOLIS, IN
B	11/1989 - 07/1993	LEHMAN BROTHERS INC.	7506	NEW YORK, NY
B	07/1981 - 11/1989	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	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
01/2015 - Present	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
06/2009 - Present	MORGAN STANLEY SMITH BARNEY	Mass Transfer	Y	INDIANAPOLIS, IN, United States
07/1993 - Present	CITIGROUP GLOBAL MARKETS INC.	FINANCIAL ADVISOR	Y	INDIANAPOLIS, IN, 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:**
   - 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	2	0
Customer Dispute	0	2	N/A
Termination	N/A	1	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/07/1990
Docket/Case Number:	C8A900024
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/22/1991
Sanctions Ordered:	Censure Monetary/Fine $5,000.00

Other Sanctions Ordered:

Sanction Details:

Regulator Statement ON MARCH 22, 1991, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT
NO. C8A900024 (CHI-1353-AWC - DISTRICT NO. 8) SUBMITTED BY RESPONDENTS MARK JOHN JAKUBOVIE AND ROBERT LEE NASH II WAS ACCEPTED; THEREFORE, RESPONDENT JAKUBOVIE WAS CENSURED AND FINED $5,000 AND RESPONDENT NASH WAS CENSURED AND FINED $2,000. IN ADDITION, BOTH RESPONDENTS MUST REQUALIFY BY EXAMATION AS A GENERAL SECURITIES REPRESENTATIVE WITHIN 90 DAYS OF THE ISSUANCE OF THIS AWC OR CEASE ACTING IN SUCH A CAPACITY UNTIL THEY HAVE SO REQUALIFIED - (ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE - IN CONTRAVENTION OF THE BOARD OF GOVERNORS' FREE-RIDING AND WITHHOLDING INTERPRETATION, RESPONDENTS JAKUBOVIE AND NASH PURCHASED FOR THE ACCOUNTS OF RESTRICTED PERSON SHARES OF A NEW ISSUE THAT TRADED AT A PREMIUM IN THE IMMEDIATE AFTERMARKET).
$5,000.00 PAID ON 5/6/91 INVOICE #91-8A-401

Reporting Source: Broker

Regulatory Action Initiated By: NASD - DISTRICT NO. 8

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 12/07/1990

Docket/Case Number: C8A900024

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: NASD ALLEDGED VIOLATION OF ARTICLE III
SECTION 1 OF THE ASSOCIATION'S RULE OF FAIR PRACTICE.

Current Status: Final

Resolution: Consent

Resolution Date:	03/22/1991
Sanctions Ordered:	Censure Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	NOTICE OF ACCEPTANCE LETTER OF ACCEPTANCE, WAIVER AND CONSENT CSA900024 (PREVIOUSLY CHI-1353-AWC). WITHOUT ADMITTING OR DENYING, MR. JAKUBOVIE CONSENTS TO A PENALTY OF CENSURE, A $5,000. FINE AND A REQUIREMENT TO REQUALIFY BY EXAMINATION AS A REPRESENTATIVE WITHIN 90 CALENDAR DAYS STARTING FROM 3-2-91.
Broker Statement	THIS CONSENT AGREEMENT IS NOT AN ADMISSION BY ME OF ANY VIOLATION OF THE NASD OR RULES AND REGULATIONS THEREUNDER. THE EXECUTION OF THIS AWC WAS TO SETTLED THE MATTER WITHOUT THE NECESSITY AND BURDEN OF A PUBLIC HEARING. (AWC ATTACHED) THE NASD ALLEGATIONS WERE IN RESPONSE TO THE SAME INCIDENT REPORTED 11-13-89, CASE #89-0226AC, WHICH I SETTLED "WITHOUT ADMITTING OR DENYING: WITH THE INDIANA SECURITIES DIVISION ON 12-05-89.

Disclosure 2 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	STATE OF INDIANA
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	11/13/1989
Docket/Case Number:	89-0226-AC
Employing firm when activity occurred which led to the regulatory action:	MERRILL LYNCH
Product Type:	
Other Product Type(s):	
Allegations:	STATE ALLEGED CERTAIN VIOLATIONS OF THE

	INDIANA SECURITIES ACT.
Current Status:	Final
Resolution:	Consent
Resolution Date:	12/05/1989
Sanctions Ordered:	Monetary/Fine $5,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	I CONSENTED TO WAIVING MY RIGHT TO A HEARING AND AGREED TO THE FOLLOWING: [1] A "RETROACTIVE" SUSPENSION OF MY INDIANA AGENT REGISTRATION FOR 30 DAYS BEGINNING 10-26-89; [2] A $5,000 FINE PAYABLE TO THE STATE OF INDIANA; [3] THE APPROVAL OF MY REGISTRATION EFFECTIVE 12-5-1980; [4] ADDITIONAL SUPERVISION BY MY NEW EMPLOYER FOR ONE YEAR.
Broker Statement	THIS CONSENT AGREEMENT IS NOT AN ADMISSION BY ME OF ANY VIOLATION OF THE INDIANA SECURITIES ACT OR THE RULES AND REGULATIONS PROMULGATED THEREUNDER. THE EXECUTION OF THIS CONSENT AGREEMENT WAS TO SETTLE THE MATTER WITHOUT THE NECESSITY AND BURDEN OF A PUBLIC HEARING. (CONSENT AGREEMENT ATTACHED).

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	VARIOUS ALLEGATIONS OF VIOLATIONS OF THE COMMODITIES EXCHANGE ACT AND THE INDIANA SECUTIEIS ACT. SEEKING $151,364 IN LOSSES PLUS INTEREST PLUS EXEMPLARY DAMAGES.
Product Type:	
Alleged Damages:	$151,364.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Futures Association; 90-ARB-190
Date Notice/Process Served:	08/01/1990
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	12/04/1991
Monetary Compensation Amount:	$36,500.00

Individual Contribution Amount:	$0.00
Firm Statement	PAYMENT TO CUSTOMERS BY MERRILL LYNCH OF $35,000 PLUS $1,500 TO COVER NFA FILING FEE. MATTER SETTLED BY MERRILL LYNCH TO SAVE COST OF COUNSEL FEESF AT AMOUNT REPRESENTING LESS THAN 25% OF CUSTOMERS LOSS.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	$150,000. COMMODITY FUTURES LOSSES IN SPECULATIVE ACCOUNTS, CLAIMANT ALLEGES IT SHOULD HAVE BEEN A HEDGE NOT A SPECULATIVE POSITION. FAILURE TO REVIEW CUSTOMER COMMODITY AGREEMENT AND STATEMENT OF FINANCIAL CONDITION.
Product Type:	
Alleged Damages:	$151,364.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL FUTURES ASSOCIATION; 90-ARB-190
Date Notice/Process Served:	08/01/1990
Arbitration Pending?	No
Disposition:	Settled

Disposition Date:	12/04/1991
Monetary Compensation Amount:	$36,500.00
Individual Contribution Amount:	$0.00
Broker Statement	PAYMENT TO [CUSTOMER'S] BY MERRILL LYNCH OF $35,000. PLUS $1,500. TO COVER NFA FILING FEE. BROKER WAS NOT ASKED TO CONTRIBUTE TOWARD THIS SETTLEMENT. MATTER SETTLED BY MERRILL LYNCH TO SAVE COST OF LEGAL COUNSEL FEES AT AMOUNT REPRESENTING LESS THAN 25% OF CUSTOMERS' LOSS.

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

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least $5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SALOMON SMITH BARNEY
Allegations:	CLIENT ALLEGED THAT HIS INSTRUCTIONS ABOUT HOW TO ALLOCATE THE ASSETS IN HIS TRAK ACCOUNT WERE NOT FOLLOWED FROM 12/23/97 THROUGH 02/13/1999.
Product Type:	Other
Other Product Type(s):	MUTUAL FUNDS
Alleged Damages:	$36,249.00

Customer Complaint Information

Date Complaint Received:	05/28/1999
Complaint Pending?	No
Status:	Denied
Status Date:	08/31/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLAIM WAS DENIED.

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:	MERRILL LYNCH
Termination Type:	Discharged
Termination Date:	10/26/1989
Allegations:	N/A * 1.) PURCHASING STOCK IN A RELATIVE'S ACCOUNT 2.) TRANSFER OF STOCK TO A RELATIVE'S ACCOUNT 3.) SHARING IN PROFIT FROM SALE OF STOCK (DENIED) * SEE #9 BELOW FOR CORRECTION TO THIS QUESTION *
Product Type:	
Other Product Types:	
Broker Statement	TERMINATION OF EMPLOYMENT * CORRECTION TO ITEM #7 OF ORIGINAL DRP REPORTING THIS ITEM. THE FOLLOWING ALLEGATIONS WERE LISTED IN ERROR: 1.) FORGED SIGNATURE OF RELATIVE (DENIED) 2.) TRANSFER OF FUNDS FROM EMPLOYEE ACCOUNT TO CLIENT ACCOUNT I WAS MISLED BY MERRILL LYNCH MANAGEMENT. MY U5 WAS PURPOSELY DELAYED BY MERRILL LYNCH UNTIL THE 30TH DAY. THE MANAGER OF THE MERRILL LYNCH OFFICE VERBALLY ACCUSED ME OF THE ALLEGATIONS REPORTED ON MY ORIGINAL DRP. THE DRP WAS FILED 10-26-89. I RECEIVED MY U5 11-30-89. THIS IS WHY I AM MAKING THIS AMENDMENT. I HAVE RETAINED LEGAL COUNSEL TO SOLVE THIS MATTER.

End of Report

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