

## BrokerCheck Report

**VINCENT ROBERT GALLAGHER**

CRD# 844534

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

## 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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).



## VINCENT R. GALLAGHER

CRD# 844534

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

**IA LPL FINANCIAL LLC**  
300 HOWARD ST. STE 1  
BRIDGEPORT, OH 43912  
CRD# 6413  
Registered with this firm since: 04/27/2023

**B LPL FINANCIAL LLC**  
300 HOWARD ST. STE 1  
BRIDGEPORT, OH 43912  
CRD# 6413  
Registered with this firm since: 04/27/2023

## Report Summary for this Broker

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

### Broker Qualifications

#### This broker is registered with:

- 1 Self-Regulatory Organization
- 24 U.S. states and territories

#### This broker has passed:

- 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 CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
EL SEGUNDO, CA  
05/2016 - 04/2023
- B CETERA ADVISOR NETWORKS LLC**  
CRD# 13572  
BRIDGEPORT, OH  
05/2016 - 04/2023
- IA KESTRA ADVISORY SERVICES, LLC**  
CRD# 283330  
AUSTIN, TX  
04/2016 - 04/2016

### 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
Criminal	1
Customer Dispute	3
Termination	1
Financial	1



## Broker Qualifications

### Registrations

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

**This individual is currently registered with 1 SRO and is licensed in 24 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	04/27/2023

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	10/05/2023
B	Colorado	Agent	Approved	04/27/2023
B	Florida	Agent	Approved	04/27/2023
B	Georgia	Agent	Approved	04/27/2023
B	Indiana	Agent	Approved	04/27/2023
B	Maryland	Agent	Approved	04/27/2023
B	Massachusetts	Agent	Approved	05/30/2023
B	Minnesota	Agent	Approved	05/01/2023
B	Nebraska	Agent	Approved	04/27/2023
B	New Hampshire	Agent	Approved	04/27/2023
B	New Jersey	Agent	Approved	05/01/2023
B	New York	Agent	Approved	04/27/2023



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	North Carolina	Agent	Approved	04/27/2023
B	Ohio	Agent	Approved	04/27/2023
IA	Ohio	Investment Adviser Representative	Approved	04/27/2023
B	Oregon	Agent	Approved	01/23/2025
B	Pennsylvania	Agent	Approved	04/27/2023
B	South Carolina	Agent	Approved	05/02/2023
B	Tennessee	Agent	Approved	09/26/2023
B	Texas	Agent	Approved	04/27/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	04/27/2023
B	Utah	Agent	Approved	04/27/2023
B	Virginia	Agent	Approved	04/27/2023
B	Washington	Agent	Approved	04/27/2023
B	West Virginia	Agent	Approved	04/27/2023
B	Wisconsin	Agent	Approved	04/09/2025

### Branch Office Locations

**LPL FINANCIAL LLC**  
 300 HOWARD ST. STE 1  
 BRIDGEPORT, OH 43912



## 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>B</b> General Securities Representative Examination	Series 7TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	10/15/1977

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	07/30/1999
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	06/17/1981

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/](http://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>B</b> 05/2016 - 04/2023	CETERA ADVISOR NETWORKS LLC	13572	BRIDGEPORT, OH
<b>IA</b> 05/2016 - 04/2023	CETERA ADVISOR NETWORKS LLC	13572	BRIDGEPORT, OH
<b>IA</b> 04/2016 - 04/2016	KESTRA ADVISORY SERVICES, LLC	283330	WHEELING, WV
<b>IA</b> 03/2006 - 04/2016	NFP ADVISOR SERVICES, LLC	42046	WHEELING, WV
<b>B</b> 03/2006 - 04/2016	KESTRA INVESTMENT SERVICES, LLC	42046	WHEELING, WV
<b>B</b> 10/2000 - 03/2006	HAZLETT, BURT & WATSON, INC.	396	WHEELING, WV
<b>B</b> 06/1980 - 11/2000	PRUDENTIAL SECURITIES INCORPORATED	7471	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
04/2023 - Present	LPL Financial LLC	Registered Representative	Y	Bridgeport, CT, United States
05/2016 - 04/2023	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/IAR	Y	EL SEGUNDO, CA, United States
04/2016 - 05/2016	KESTRA FINANCIAL SERVICES, INC	REGISTERED REP	Y	Austin, TX, United States
03/2006 - 04/2016	NFP SECURITIES INC.	REGISTERED REP	Y	WHEELING, WV, United States

### Other Business Activities

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

1) 04/2023 - Pathway Growth Partners, LLC - DBA for LPL Business (entity for LPL business) - Inv. Related - At Reported Business Location(s) -



Registration and Employment History



Other Business Activities, continued

Start: 04/2016 - 120 Hr/Mth

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## 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.
  -
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
Criminal	0	1	0
Customer Dispute	0	3	N/A
Termination	N/A	1	N/A
Financial	0	1	N/A



## Disclosure Event Details

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

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

### Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Organization Name (if charge(s) were brought against an organization over which broker exercised control):</b>	N/A
<b>Court Details:</b>	COUNTY COURT OF ORANGE COUNTY, FLORIDA CASE # MW97-2207
<b>Charge Date:</b>	06/02/1997
<b>Charge Details:</b>	1. ONE 2. MISDEMEANOR 3. NOT GUILTY 4. NOT INVESTMENT RELATED
<b>Felony?</b>	No
<b>Current Status:</b>	Final
<b>Status Date:</b>	08/14/1997
<b>Disposition Details:</b>	A. NOLLE PROSEQUI B. AUGUST 14, 1997 C. DISMISSED D. N/A E. N/A F. N/A G. N/A

**Broker Statement**

UPON EXITING THE WORLD OF DISNEY STORE IN ORLANDO, FL, ON JUNE 2, 1997, MR. GALLAGHER WAS DETAINED BY THE SECURITY PERSONNEL AT THE STORE. MR. GALLAGHER WAS ACCUSED OF TAKING MERCHANDISE FROM THE STORE THAT HE HAD NOT PAID FOR. MR. GALLAGHER COULD NOT ACCOUNT FOR ALL HIS RECEIPTS AT THAT PARTICULAR MOMENT, SO HE WAS FORMALLY CHARGED WITH PETIT RETAIL THEFT. THE NEXT DAY, MR. GALLAGHER FOUND THE RECEIPTS FOR ALL OF THE MERCHANDISE IN QUESTION AND DELIVERED THEM TO HIS LEGAL COUNSEL. UPON RECEIPT OF THESE DOCUMENTS, A FINAL DISPOSITION OF "NOLLE PROSEQUI" (DECLINATION OF PROSECUTION) WAS FILED BY THE OFFICE OF THE (FL) STATE ATTORNEY ON AUGUST 14, 1997. HENCE, THE CASE WAS DISMISSED



## 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:** PRUDENTIAL SECURITIES INCORPORATED

**Allegations:** CLIENT REQUESTS THAT SOMEONE SHOULD REVIEW HIS ACCOUNT. HE EXPRESSED CONCERN REGARDING THE DECLINE IN VALUE FROM \$210000.00 TO \$150000.00. DAMAGES ARE EXPECTED TO BE IN EXCESS OF \$5000.00.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 03/07/2001

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/27/2001

**Settlement Amount:** \$11,000.00

**Individual Contribution Amount:** \$0.00

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** PRUDENTIAL SECURITIES INCORPORATED

**Allegations:** CLIENT REQUESTS THAT SOMEONE SHOULD REVIEW HIS ACCOUNT. HE EXPRESSED CONCERN REGARDING THE DECLINE IN VALUE FROM \$210000.00 TO \$150000.00. DAMAGES ARE EXPECTED TO BE IN EXCESS OF \$5000.00.

**Product Type:** Mutual Fund(s)

**Alleged Damages:**



**Customer Complaint Information**

<b>Date Complaint Received:</b>	03/07/2001
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	03/27/2001
<b>Settlement Amount:</b>	\$11,000.00
<b>Individual Contribution Amount:</b>	\$0.00



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	CETERA ADVISOR NETWORKS LLC
<b>Allegations:</b>	Clients allege financial professional recommended stock that did not pay dividend as the clients' believed, and the value of the stock has declined resulting in losses to the clients.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$29,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	With good faith the amount will be \$5,000 or more.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	08/07/2023
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	08/31/2023
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

<b>Reporting Source:</b>	Broker
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**Employing firm when activities occurred which led to the complaint:**

CETERA ADVISOR NETWORKS LLC

**Allegations:**

Clients allege financial professional recommended stock that did not pay dividend as the clients' believed, and the value of the stock has declined resulting in losses to the clients.

**Product Type:**

Equity Listed (Common & Preferred Stock)

**Alleged Damages:**

\$29,000.00

**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:**

08/07/2023

**Complaint Pending?**

No

**Status:**

Denied

**Status Date:**

08/31/2023

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 2 of 2

**Reporting Source:**

Broker

**Employing firm when activities occurred which led to the complaint:**

PRUDENTIAL SECURITIES INCORPORATED

**Allegations:**

CLIENT ALLEGES "EXCESSIVE TRADING & INAPPROPRIATE INVESTMENT PURCHASES WITHIN (HER) IRA." CLIENT REQUESTS THAT HER ACCOUNT BE REDEEMED WITHOUT SALES CHARGES AND A REFUND OF COMMISSIONS GENERATED OVER THE LAST TWO YEARS.

**Product Type:**

**Alleged Damages:**





## Customer Complaint Information

**Date Complaint Received:** 04/23/1998

**Complaint Pending?** No

**Status:** Denied

**Status Date:**

**Settlement Amount:**

**Individual Contribution  
Amount:**

**Broker Statement**

PSI DENIED THE CLAIM.  
I BELIEVE THAT ALL INVESTMENTS WERE SUITABLE FOR  
HER SITUATION. I DON'T FEEL THE TRADING WAS EXCESSIVE. THE  
ACCOUNT WAS PROFITABLE DURING THE TIME I WAS HER FINANCIAL  
ADVISOR. HER 3 YEAR AVERAGE RATE OF RETURN WAS 11.08%.



## 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:** HAZLETT, BURT & WATSON, INC.

**Termination Type:** Discharged

**Termination Date:** 03/03/2006

**Allegations:** INFORMATION WAS POSTED TO THE CRD INDICATING THAT MR. GALLAGHER BECAME EMPLOYED BY NFP SECURITIES, INC. (CRD #42046) ON OR AROUND FEBRUARY 28, 2006. THIS OUTSIDE EMPLOYMENT WAS ENTERED INTO WITHOUT THE KNOWLEDGE OR CONSENT OF HAZLETT, BURT & WATSON, INC. IN VIOLATION OF NASD CONDUCT RULE 3030 AND NYSE RULE 346(B).

**Product Type:** No Product

**Other Product Types:**

**Reporting Source:** Broker

**Employer Name:** HAZLETT, BURT & WATSON, INC.

**Termination Type:** Discharged

**Termination Date:** 03/03/2006

**Allegations:** INFORMATION WAS POSTED TO THE CRD INDICATING THAT MR. GALLAGHER BECAME EMPLOYED BY NFP SECURITIES, INC. (CRD #42046) ON OR AROUND FEBRUARY 28, 2006. THIS OUTSIDE EMPLOYMENT WAS ENTERED INTO WITHOUT THE KNOWLEDGE OR CONSENT OF HAZLETT, BURT & WATSON, INC. IN VIOLATION OF NASD CONDUCT RULE 3030 AND NYSE RULE 346(B).

**Product Type:** No Product

**Other Product Types:**

**Broker Statement** I WAS NOT EMPLOYED BY NFP SECURITIES, INC. (NFP) WHILE A REGISTERED REPRESENTATIVE OF HAZLETT, BURT & WATSON (HBW). I INFORMED HBW ON 3/3/06 THAT I WAS RESIGNING AND ON 3/6/06 GAVE HBW A LETTER, DATED 3/3/06, SAYING THAT I HAD TENDERED MY



RESIGNATION. DESPITE NOTICE, HBW MARKED MY FORM U5  
"DISCHARGED." MATERIAL, SENT OUT BY FIRST FINANCIAL PARTNERS,  
WENT GENERALLY TO CUSTOMERS I HAD PRIOR TO HBW. I WAS NOT  
ASSIGNED TO THE NFP "BACK OFFICE." MY ROLE IS THAT OF A  
REGISTERED REPRESENTATIVE.

**Financial - Final**

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

**Disclosure 1 of 1**

<b>Reporting Source:</b>	Broker
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	11/11/2020
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	11/11/2020
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	SEARS/CBN
<b>Original Amount Owed:</b>	\$3,623.03
<b>Terms Reached with Creditor:</b>	Settled for 2175.00

## End of Report



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