



## IAPD Report

# ROY ALVIN WILLIAMS

CRD# 1069297

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

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

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### ROY ALVIN WILLIAMS (CRD# 1069297)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/24/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	KCD FINANCIAL, INC.	CRD# 127473	07/31/2023
<b>IA</b>	KCD FINANCIAL, INC.	CRD# 127473	08/23/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	CENTER STREET ADVISORS, INC.	169329	Stratford, CT	03/06/2017 - 08/07/2023
<b>B</b>	CENTER STREET SECURITIES, INC.	26898	STRATFORD, CT	10/27/2016 - 08/07/2023
<b>IA</b>	EDI INVESTMENT ADVISOR CORPORATION	124129	Stratford, CT	01/29/2014 - 10/21/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	9



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 3 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **KCD FINANCIAL, INC.**  
Main Address: 3061 ALLIED STREET  
SUITE B  
GREEN BAY, WI 54304  
Firm ID#: 127473

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	07/31/2023
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	07/31/2023
<b>B</b>	Connecticut	Agent	Approved	08/07/2023
<b>IA</b>	Connecticut	Investment Adviser Representative	Approved	08/23/2023
<b>B</b>	Nevada	Agent	Approved	08/22/2023
<b>IA</b>	Nevada	Investment Adviser Representative	Approved	03/12/2026
<b>B</b>	Pennsylvania	Agent	Approved	10/06/2023

### Branch Office Locations

**KCD FINANCIAL, INC.**  
3200 Main Street  
Stratford, CT 06614

**KCD FINANCIAL, INC.**  
3200 MAIN STREET  
Stratford, CT 06614



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.**




#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.


#### General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/05/2004
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/08/1982

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	03/06/2000
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### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	03/06/2017 - 08/07/2023	CENTER STREET ADVISORS, INC.	CRD# 169329	Stratford, CT
B	10/27/2016 - 08/07/2023	CENTER STREET SECURITIES, INC.	CRD# 26898	STRATFORD, CT
IA	01/29/2014 - 10/21/2016	EDI INVESTMENT ADVISOR CORPORATION	CRD# 124129	Stratford, CT
B	02/06/2006 - 10/21/2016	EDI FINANCIAL, INC.	CRD# 15699	STRATFORD, CT
IA	07/22/2008 - 12/31/2013	EDI INVESTMENT ADVISOR CORPORATION	CRD# 124129	STRATFORD, CT
IA	09/29/2003 - 02/07/2006	HARVEST CAPITAL ADVISORS, LLC	CRD# 125920	STRATFORD, CT
B	10/11/2002 - 02/07/2006	HARVEST CAPITAL LLC	CRD# 35723	WETHERSFIELD, CT
B	11/23/2001 - 09/09/2002	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	03/21/2000 - 11/23/2001	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	02/14/1996 - 04/13/2000	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	02/25/1993 - 12/15/1998	1717 CAPITAL MANAGEMENT COMPANY	CRD# 4082	NEWARK, DE
B	11/09/1982 - 01/24/1992	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	11/09/1982 - 01/24/1992	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2001 - Present	WILLIAMS FINANCIAL GROUP	PROPRIETOR	Y	STRATFORD, CT, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2016 - 08/2023	Center Street Securities	registered representative	Y	nashville, TN, United States
02/2006 - 10/2016	EDI FINANCIAL INC.	REGISTERED REP	Y	DALLAS, TX, United States

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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-SELL LIFE, LTC, AND FIXED ANNUITIES WHICH TAKES UP 15 HOURS PER WEEK, BOTH DONE UNDER THE NAME WILLIAMS FINANCIAL GROUP SINCE 01/2001.



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	9

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative'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:** 03/18/2016

**Docket/Case Number:** 2014040335501

**Employing firm when activity occurred which led to the regulatory action:** EDI Financial, Inc.

**Product Type:** Other: Unspecified securities

**Allegations:** Without admitting or denying the findings, Williams consented to the sanctions and to the entry of findings that he caused his member firm to fail to maintain books and records when he utilized an outside email address to send securities-related email without informing his firm. The findings stated that as a result, several securities-related emails were not captured or retained by Williams' firm. The findings also stated that Williams sent an email related to a customer's investment from an outside email address to his firm's supervisor and wrote, "I am writing on this email so as not to be FINRA reviewed." Thereby, Williams sent this email with the stated intention of avoiding FINRA oversight. Later review of Williams' outside email accounts uncovered that he utilized this same outside email address to send the said securities-related emails and that this outside email address was not disclosed to the 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:**

03/18/2016

**Sanctions Ordered:**

Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**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:** Suspension  
**Capacities Affected:** All capacities  
**Duration:** 15 business days  
**Start Date:** 04/18/2016  
**End Date:** 05/06/2016

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)  
**Total Amount:** \$5,000.00  
**Portion Levied against individual:** \$5,000.00  
**Payment Plan:**  
**Is Payment Plan Current:**  
**Date Paid by individual:** 04/12/2016  
**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** Fine paid in full on April 12, 2016.

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**Reporting Source:** Individual  
**Regulatory Action Initiated By:** FINRA  
**Sanction(s) Sought:** Monetary Penalty other than Fines  
Suspension  
**Date Initiated:** 07/02/2015  
**Docket/Case Number:** 2014040335501



<b>Employing firm when activity occurred which led to the regulatory action:</b>	EDI FINANCIAL
<b>Product Type:</b>	No Product
<b>Allegations:</b>	UTILIZATION OF OUTSIDE EMAIL ADDRESS
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	03/18/2016
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Suspension
<b>Sanction 1 of 1</b>	
<b>Sanction Type:</b>	Suspension
<b>Capacities Affected:</b>	General Securities
<b>Duration:</b>	15 business days
<b>Start Date:</b>	04/18/2016
<b>End Date:</b>	05/06/2016
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	Email to avoid FINRA not a violation because copy was sent to OSJ and was captured. Thirty plus emails were my mistake as the subject of life settlements are not securities in CT but FINRA had made notice to members they treat them as securities, an unintentional mistake on my part



## Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

### Disclosure 1 of 9

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Center Street Advisors Inc CRD 169329
<b>Allegations:</b>	Sold an unsuitable product and he misstated the financial condition of the investments.
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$100,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Looking for \$100,000.00 plus other damages

### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	25-01552
<b>Date Notice/Process Served:</b>	07/29/2025
<b>Arbitration Pending?</b>	Yes

### Disclosure 2 of 9

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	CENTER STREET SECURITIES, INC.
<b>Allegations:</b>	Clients allege registered representative recommended an unsuitable investment on or around 2018.
<b>Product Type:</b>	Other: Alternative Investment
<b>Alleged Damages:</b>	\$42,000.00
<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>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	22-01258



Filing date of arbitration/CFTC reparation or civil litigation: 06/03/2022

**Customer Complaint Information**

Date Complaint Received: 06/08/2022  
Complaint Pending? No  
Status: Settled  
Status Date: 09/30/2023  
Settlement Amount: \$15,000.00  
Individual Contribution Amount: \$0.00

Reporting Source: Individual  
Employing firm when activities occurred which led to the complaint: CENTER STREET SECURITIES, INC.

Allegations: Clients allege registered representative recommended an unsuitable investment in or around 2018.

Product Type: Other: GWG L BONDS

Alleged Damages: \$42,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 22-01258

Filing date of arbitration/CFTC reparation or civil litigation: 06/03/2022

**Customer Complaint Information**

Date Complaint Received: 06/08/2022  
Complaint Pending? No  
Status: Settled  
Status Date: 09/30/2023  
Settlement Amount: \$15,000.00  
Individual Contribution Amount: \$0.00

**Disclosure 3 of 9**

Reporting Source: Individual



**Employing firm when activities occurred which led to the complaint:** CENTER STREET SECURITIES, INC.

**Allegations:** client claiming not enough due diligence and unsuitable

**Product Type:** Other: alternatives

**Alleged Damages:** \$100,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA office of dispute resolution

**Docket/Case #:** 20-01632

**Filing date of arbitration/CFTC reparation or civil litigation:** 05/22/2020

### Customer Complaint Information

**Date Complaint Received:** 05/26/2020

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/01/2021

**Settlement Amount:** \$52,000.00

**Individual Contribution Amount:** \$0.00

### Disclosure 4 of 9

**Reporting Source:** Individual

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

**Allegations:** 2014--SEC BEGAN INVESTIGATION INTO UDF REITS.PURCHASED BY CLIENT IN 2013

**Product Type:** Other: ALTERNATIVES

**Alleged Damages:** \$100,000.00

### Arbitration Information

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

**Docket/Case #:** 16-03120

**Date Notice/Process Served:** 11/17/2017

**Arbitration Pending?** No



**Disposition:** Settled  
**Disposition Date:** 10/25/2018  
**Monetary Compensation Amount:** \$25,000.00  
**Individual Contribution Amount:** \$25,000.00

#### Disclosure 5 of 9

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EDI Financial, Inc.

**Allegations:** Center Street received correspondence from [customer] [customer] alleging that registered representative Roy Williams (Mr. Williams) did not disclose pending litigation against the General Partner of Payson Petroleum 3 Well 2014, LP before his subscription into the referenced private placement although such information was included and outlined in the private placement memorandum (PPM). [customer's] subscription agreement is dated June 24, 2014. [customer] also alleged negligence, misrepresentation regarding the pending legal matter and risk involved as well as suitability of the overall investment recommendation based upon overall client investment goals and investment profile. [customer] alleges such actions resulted in losses of \$30,000. Center Street notes this alleged activity did not occur while Mr. Williams was a registered representative with Center Street and appears to be associated with his previous licensed tenure with EDI Financial, Inc. (CRD No. 15699). [customer] submitted complaint to the Department of Banking of the State of Connecticut. Mr. Williams provided a full response to the State.

**Product Type:** Other: Private Placement

**Alleged Damages:** \$30,000.00

**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:** 03/10/2017

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/15/2017

**Settlement Amount:**

**Individual Contribution Amount:**

#### Disclosure 6 of 9

**Reporting Source:** Individual



**Employing firm when activities occurred which led to the complaint:** EDI FINANCIAL, INC.

**Allegations:** CLIENT TRANSFERRED ACCOUNT OUT & ALLEGES HIS INVESTMENTS IN BEHRINGER HARVARD REIT I LOST VALUE, WHEN IN FACT THE VALUE IS NOT REFLECTED PROPERLY ON HIS STATEMENT @ NEW FIRM, SAME ISSUE WITH GEMINI, HE CLAIMS LOST VALUE WHEN IN FACT NOT REFLECTED PROPERLY ON STATEMENT WITH HIS NEW FIRM.

**Product Type:** Real Estate Security

**Alleged Damages:** \$62,666.34

**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:** 12/06/2011

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 01/05/2012

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 7 of 9

**Reporting Source:** Individual

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

**Allegations:** CLIENT ALLEGES ILLIQUID INVESTMENTS AND UNSUITABILITY

**Product Type:** Direct Investment-DPP & LP Interests

**Alleged Damages:** \$78,000.00

**Alleged Damages Amount Explanation (if amount not exact):** CLIENT ALLEGES HIS PURCHASE OF 2 INVESTMENTS TOTALING \$78,000 ARE ILLIQUID & UNSUITABLE.

**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:** 05/24/2011

**Complaint Pending?** No

**Status:** Settled



**Status Date:** 12/22/2011

**Settlement Amount:** \$47,500.00

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Disposition:** Other: mediation--settled

**Disposition Date:** 12/22/2011

**Broker Statement** EVOLVED TO FINRA DISPUTE RESOLUTION MEDIATION NUMBER 11-02434

### Disclosure 8 of 9

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** EDI FINANCIAL, INC

**Allegations:** THE CLIENTS ARE COMPLAINING ABOUT VARIOUS PRODUCT PERFORMANCES WITH AN UNSPECIFIED DOLLAR AMOUNT

**Product Type:** Insurance  
Other: SENIOR SETTLEMENTS

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** CANNOT DETERMINE

**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:** 05/27/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 07/23/2010

**Settlement Amount:** \$2,000.00

**Individual Contribution Amount:** \$2,000.00

### Disclosure 9 of 9

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** EDI FINANCIAL, INC.

**Allegations:** FIXED ANNUITY SOLD TO CLIENT. CLIENT QUESTIONED WOULD SHE GET



HER MONEY BACK. 11/20/2006. CUSTOMER THOUGHT SHE LOST MONEY.  
CLIENT REASSURED BY INSURANCE COMPANY NO LOSS OF MONEY

**Product Type:** Annuity(ies) - Fixed

**Alleged Damages:** \$85,710.00

**Customer Complaint Information**

**Date Complaint Received:** 12/14/2006

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 06/29/2007

**Settlement Amount:**

**Individual Contribution  
Amount:**



## End of Report

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