



IAPD Report

MICHAEL WILLIAM MULLINS

CRD# 1522269

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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.



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

MICHAEL WILLIAM MULLINS (CRD# 1522269)

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 **01/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	OAKWOOD CAPITAL, INC.	CRD# 112399	09/27/2019

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **5** 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	OAKWOOD CAPITAL SECURITIES, INC.	21000	Bermuda Dunes, CA	09/25/2019 - 12/31/2023
IA	GARDNER ADVISORS INC.	112399	MINNEAPOLIS, MN	09/27/2019 - 12/31/2020
IA	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC	42941	GOLDEN VALLEY, MN	06/30/2015 - 09/16/2019

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
Customer Dispute	5



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 **5** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **OAKWOOD CAPITAL, INC.**

Main Address: 600 HIGHWAY 169 SOUTH
SUITE 1410
ST. LOUIS PARK, MN 55426

Firm ID#: 112399

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	11/21/2024
IA California	Investment Adviser Representative	Approved	03/22/2022
IA Minnesota	Investment Adviser Representative	Approved	09/27/2019
IA South Carolina	Investment Adviser Representative	Approved	04/24/2023
IA Texas	Investment Adviser Representative	Restricted Approval	03/06/2023

Branch Office Locations

OAKWOOD CAPITAL, INC.
Bermuda Dunes, CA



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, 2 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)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	02/21/1987

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	09/23/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/26/1987

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
B	09/25/2019 - 12/31/2023	OAKWOOD CAPITAL SECURITIES, INC.	CRD# 21000	Bermuda Dunes, CA
IA	09/27/2019 - 12/31/2020	GARDNER ADVISORS INC.	CRD# 112399	MINNEAPOLIS, MN
IA	06/30/2015 - 09/16/2019	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC	CRD# 42941	GOLDEN VALLEY, MN
B	06/30/2015 - 09/16/2019	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC.	CRD# 42941	GOLDEN VALLEY, MN
B	04/01/2011 - 07/30/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	MINNETONKA, MN
IA	04/01/2011 - 07/30/2015	JHS CAPITAL ADVISORS, LLC	CRD# 112097	MINNETONKA, MN
B	06/20/2008 - 04/07/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	MINNEAPOLIS, MN
IA	06/20/2008 - 04/07/2011	RBC CAPITAL MARKETS, LLC	CRD# 31194	MINNEAPOLIS, MN
IA	09/24/2004 - 06/24/2008	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	BLOOMINGTON, MN
B	07/16/2004 - 06/24/2008	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	BLOOMINGTON, MN
B	09/12/2000 - 07/21/2004	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	01/14/1994 - 10/07/2000	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	03/02/1987 - 01/19/1994	DAIN BOSWORTH INCORPORATED	CRD# 7600	

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
09/2019 - Present	Oakwood Capital Securities, Inc.	Registered Representative	Y	Minneapolis, MN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2019 - Present	Oakwood Capital, Inc.	Investment Adviser Representative	Y	Minneapolis, MN, United States
06/2015 - 09/2019	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC.	FINANCIAL ADVISOR	Y	GOLDEN VALLEY, MN, 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.

Oakwood Capital, Inc., Investment Adviser Representative and Financial Planning since 09/27/2019; Investment Related; 20 hours per week; 600 Highway 169 S, Ste 1410, Minneapolis, MN 55426; offers investment and financial planning advice for a fee to individuals and small businesses.

Oakwood Capital Advisors, LLC; Wealth Management and Financial Planning since 01/2022; Investment Related; 20 hours per week; 600 Highway 169 S, Ste 1410, Minneapolis, MN 55426; offers investment and financial planning advice for a fee to individuals and small businesses.

Oakwood Capital Insurance Solutions, LLC; Non-Investment Related since 01/2022; 5 hours per week; 600 Highway 169 S, Ste 1410, Minneapolis, MN 55426; offers Fixed Insurance and Annuities to individual clients.

Laundry Love; Volunteer; Non-investment related since 10/1/2023 at 42320 Baracoa Dr. #12, Bermuda, CA 92203; 8 hours per month after business hours; Charity organization



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
Customer Dispute	5

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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RBC CAPITAL MARKETS, LLC
Allegations:	THE CLIENT ALLEGES HER ACCOUNT WAS CHURNED IN MARCH 2011, REQUESTING REIMBURSEMENT OF LOSSES AND DAMAGES FOR SUFFERING.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$8,104.20
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:	11/23/2011
Complaint Pending?	No
Status:	Denied
Status Date:	07/17/2012
Settlement Amount:	
Individual Contribution Amount:	



Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: JHS
Allegations: CLIENT ALLEGES TRADE ERROR, FRAUD, CHURNING AND MISREPRESENTATION RELATED TO HER ACCOUNT.
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$18,734.44
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: 11/29/2011

Complaint Pending? No

Status: Denied

Status Date: 12/29/2011

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WELLS FARGO INVESTMENTS, LLC

Allegations: THE COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008. ACTIVITY DATE(S): 6/13/2007

Product Type: Other: AUCTION RATE SECURITIES

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): GOOD FAITH DETERMINATION THAT COMPENSATORY DAMAGES WERE 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: 06/23/2008



Complaint Pending?	No
Status:	Settled
Status Date:	02/18/2010
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00
Firm Statement	THE FIRM REPURCHASED THE ARS SECURITIES AT ISSUE FROM THE CLIENT PURSUANT TO A GLOBAL REPURCHASE AGREEMENT IT ENTERED WITH SEVERAL REGULATORY BODIES. THIS WAS NOT A TRADITIONAL SETTLEMENT OF A DISPUTE BETWEEN THE CLIENT AND THE REPRESENTATIVE. THE NAMED REPRESENTATIVE: WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND REGULATORS; THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CLIENT; AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO INVESTMENTS, LLC
Allegations:	THE COMPLAINT AROSE OUT OF THE SALE OF AN AUCTION RATE SECURITY (ARS) THAT WAS MADE PRIOR TO THE WIDESPREAD ILLIQUIDITY IN THE ARS MARKET THAT OCCURRED IN FEBRUARY 2008. ACTIVITY DATE(S): 6/13/2007
Product Type:	Other: AUCTION RATE SECURITIES
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	GOOD FAITH DETERMINATION THAT COMPENSATORY DAMAGES WERE 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:	06/23/2008
Complaint Pending?	No
Status:	Settled
Status Date:	02/18/2010
Settlement Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

**Broker Statement**

THE FIRM REPURCHASED THE ARS SECURITIES AT ISSUE FROM THE CLIENT PURSUANT TO A GLOBAL REPURCHASE AGREEMENT IT ENTERED WITH SEVERAL REGULATORY BODIES. THIS WAS NOT A TRADITIONAL SETTLEMENT OF A DISPUTE BETWEEN THE CLIENT AND THE REPRESENTATIVE. THE NAMED REPRESENTATIVE: WAS NOT A PARTY TO, AND DID NOT AGREE TO OR PARTICIPATE IN, THE REPURCHASE AGREEMENT BETWEEN THE FIRM AND REGULATORS; THE NAMED REPRESENTATIVE DID NOT MAKE ANY PAYMENTS TO THE CLIENT; AND THE NAMED REPRESENTATIVE WAS NOT ASKED TO AND DID NOT CONTRIBUTE TO THE REPURCHASE AMOUNT. THIS MATTER IS BEING REPORTED AS A SETTLEMENT PURSUANT TO THE REQUIREMENTS OF FINRA REGULATORY NOTICE 09-12.

Disclosure 3 of 5**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

UBS FINANCIAL SERVICES INC.

Allegations:

CLIENT ALLEGES THAT THE SUB-ACCOUNTS OF HER EQUITABLE ACCUMULATOR PURCHASED IN DECEMBER 1999 (ALLIANCE COMMON STOCK, MFS EMERGING GROWTH COMPANIES AND MORGAN STANLEY EMERGING MARKETS) WERE "EXTREMELY RISKY VENTURES" WHICH WERE "NOT SUITABLE."

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$48,415.00

Customer Complaint Information**Date Complaint Received:****Complaint Pending?**

Arbitration/Reparation

Status Date:**Settlement Amount:****Individual Contribution Amount:****Arbitration Information****Arbitration/Reparation Claim filed with and Docket/Case No.:**

NASD; CASE# 05-01353

Date Notice/Process Served:

04/12/2005

Arbitration Pending?

No

Disposition:

Settled

Disposition Date:

04/03/2006

Monetary Compensation Amount:

\$14,750.00

Individual Contribution Amount:

\$0.00



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	UBS FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES THAT THE SUB-ACCOUNTS OF HER EQUITABLE ACCUMULATOR PURCHASED IN DECEMBER 1999 (ALLIANCE COMMON STOCK, MFS EMERGING GROWTH COMPANIES, AND MORGAN STANLEY EMERGING MARKETS) WERE "EXTREMELY RISKY VENTURES" WHICH WERE "NOT SUITABLE."
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$48,415.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 04/09/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE #05-01353

Date Notice/Process Served: 04/12/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/03/2006

Monetary Compensation Amount: \$14,750.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES FAILURE TO FOLLOW INSTRUCTIONS, AUTHORIZED TRADING, CHURNING, MISREPRESENTATIONS AND UNSUITABLE RECOMENDATIONS.

Product Type: Other

Other Product Type(s): EQUITIES

Alleged Damages: \$50,000.00



Customer Complaint Information

Date Complaint Received: 12/06/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/06/2004

Settlement Amount:

Individual Contribution

Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION # 04-07338

Date Notice/Process Served: 12/06/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/06/2005

Monetary Compensation Amount: \$12,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES FAILURE TO FOLLOW INSTRUCTIONS, UNAUTHORIZED TRADING, CHURNING, MISREPRESENTATIONS AND UNSUITABLE RECOMMENDATIONS.

Product Type: Other

Other Product Type(s): EQUITIES

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received: 12/06/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/06/2004

Settlement Amount:

Individual Contribution

Amount:

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION #04-07338

Date Notice/Process Served: 12/06/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/06/2005

Monetary Compensation Amount: \$12,000.00

Individual Contribution Amount: \$0.00

Broker Statement

I DENY THE ALLEGATIONS. CUSTOMER FILED COMPLAINT MARCH 2004, WHICH WAS MSDW DENIED. CUSTOMER REQUESTED MEDIATION, WHICH MSDW DENIED. CLIENT PRE-APPROVED ALL TRADES AND ALL STOP LOSSES.

THE SETTLEMENT BETWEEN MORGAN STANLEY AND [CUSOTMER] WAS MADE WITHOUT MY PARTICIPATION AND FOR THE BENEFIT OF MORGAN STANLEY. THERE WAS NO ADMISSION OF WRONGDOING OF ANY KIND BY MYSELF OR MORGAN STANLEY. [CUSTOMER'S] CLAIMS WERE WITHOUT MERIT. MY METICULOUS RECORDS CLEARLY DEMONSTRATE THAT I ACTED AT ALL TIMES LEGALLY, ETHICALLY, AND UNDER CLEAR ORDERS FROM [CUSTOMER]. AGAIN, THIS SETTLEMENT IS NOT CONTRUED AS ANY AGREEMENT OR CONCESSION TO [CUSTOMER'S] COMPLAINT.

Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLIENT ALLEGES THAT FINANCIAL ADVISOR MADE UNSUITABLE RECOMMENDATIONS.

Product Type: Other

Other Product Type(s): EQUITIES

Alleged Damages: \$40,000.00

Customer Complaint Information

Date Complaint Received: 03/29/2004

Complaint Pending? No

Status: Denied

Status Date: 05/07/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement

DENIED ON 05/07/2004 BECAUSE IT LACKED MERIT.



End of Report

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