



IAPD Report

Steven George Collins

CRD# 1587182

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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

Steven George Collins (CRD# 1587182)

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 **05/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	KINGSWOOD WEALTH ADVISORS, LLC	CRD# 288792	08/31/2017
B	KINGSWOOD CAPITAL PARTNERS, LLC	CRD# 288898	06/15/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	NIAGARA INTERNATIONAL CAPITAL LIMITED	135327	NEW YORK, NY	08/16/2017 - 06/15/2018
IA	FINANCIAL WEST GROUP	16668	PHOENIX, AZ	07/11/2006 - 08/15/2017
B	FINANCIAL WEST GROUP	16668	PHOENIX, AZ	06/19/2006 - 08/15/2017

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	7
Termination	1



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 **9** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **KINGSWOOD WEALTH ADVISORS, LLC**
Main Address: 11440 W. BERNARDO COURT
SUITE 300
SAN DIEGO, CA 92127
Firm ID#: 288792

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	08/31/2017
IA California	Investment Adviser Representative	Approved	08/31/2017
IA Illinois	Investment Adviser Representative	Approved	04/14/2023
IA North Carolina	Investment Adviser Representative	Approved	04/13/2023
IA Ohio	Investment Adviser Representative	Approved	08/31/2017
IA Oregon	Investment Adviser Representative	Approved	04/13/2023
IA South Carolina	Investment Adviser Representative	Approved	04/13/2023
IA Texas	Investment Adviser Representative	Restricted Approval	04/13/2023

Branch Office Locations

KINGSWOOD WEALTH ADVISORS, LLC
PHOENIX, AZ

Employment 2 of 2

Firm Name: **KINGSWOOD CAPITAL PARTNERS, LLC**
Main Address: 11440 W. BERNARDO CT.
SUITE 300
SAN DIEGO, CA 92127
Firm ID#: 288898



Qualifications

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	06/15/2018
B FINRA	Invest. Co and Variable Contracts	Approved	06/15/2018
B Arizona	Agent	Approved	06/15/2018
B California	Agent	Approved	06/15/2018
B Illinois	Agent	Approved	06/15/2018
B Ohio	Agent	Approved	06/15/2018
B Wisconsin	Agent	Approved	06/15/2018

Branch Office Locations

15226 South 26th Street
Phoenix, AZ 85048



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/25/2005
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/20/1986

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/11/1998
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/01/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	08/16/2017 - 06/15/2018	NIAGARA INTERNATIONAL CAPITAL LIMITED	CRD# 135327	NEW YORK, NY
IA	07/11/2006 - 08/15/2017	FINANCIAL WEST GROUP	CRD# 16668	PHOENIX, AZ
B	06/19/2006 - 08/15/2017	FINANCIAL WEST GROUP	CRD# 16668	PHOENIX, AZ
IA	05/17/1998 - 06/26/2006	EAGLE STRATEGIES CORP	CRD# 110826	PHOENIX, AZ
B	05/18/1993 - 06/26/2006	NYLIFE SECURITIES INC.	CRD# 5167	PHENOX, AZ
B	06/09/1987 - 08/21/1992	AAL CAPITAL MANAGEMENT CORPORATION	CRD# 18387	MINNEAPOLIS, MN

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
06/2018 - Present	CHALICE CAPITAL PARTNERS, LLC	Mass Transfer	Y	San Diego, CA, United States
08/2017 - Present	Chalice Wealth Advisors, LLC	Investment Advisor Representative	Y	San Diego, CA, United States
08/2017 - 06/2018	Niagara International Capital Limited	Registered Rep	Y	San Diego, CA, United States
06/2006 - 08/2017	FINANCIAL WEST GROUP	REG. REP	Y	WESTLAKE VILLAGE, CA, 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.) The Collins Group,Is Not Investment Related,"15226 S 26th St, , Phoenix, AZ, 85048, United States",dba,owner,1/1/1992,160 hours per month,20 hours per month during trading hours,Fee Based Compensation,using dba for business-related activities



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	7
Termination	1

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 7

Reporting Source: Firm

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

Allegations: THE CUSTOMERS ALLEGE THAT THE RR MISREPRESENTED THE TERMS AND CONDITIONS OF VARIABLE UNIVERSAL LIFE INSURANCE POLICIES PURCHASED BETWEEN 1997 AND 2004. THE CUSTOMERS FURTHER ALLEGE THAT THE RR DID NOT DISCLOSE THE COST AND COVERAGE OF THE POLICIES.

Product Type: Insurance

Alleged Damages: \$22,311.00

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: 05/23/2011

Complaint Pending? No

Status: Settled

Status Date: 06/30/2011

Settlement Amount: \$4,354.70



Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NY LIFE SECURITIES, LLC

Allegations: CLIENT ALLEGES MISREPRESENTATION, GROSS NEGLIGENCE AND BAD FAITH WITH RESPECT TO SALE OF VARIABLE UNIVERSAL LIFE POLICY IN JUNE OF 2004.

Product Type: Insurance

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO DAMAGE ALLEGED, ALTHOUGH CLIENT STATES THAT HE WANTS TO BE ISSUED "TERM POLICIES THAT ARE EQUAL IN VALUE TO OUR EXISTING POLICIES, AND THAT DATE BACK TO THE ORIGINAL ISSUE DATE OF THOSE POLICIES". THE WARRENS' WERE EACH ISSUED POLICIES OF \$250,000.

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: 05/31/2011

Complaint Pending? No

Status: Settled

Status Date: 06/30/2011

Settlement Amount: \$4,354.70

Individual Contribution Amount: \$0.00

Broker Statement: CUSTOMER SOLICITED THE TYPE AND AMOUNT OF COVERAGE PURCHASED BASED ON HIS FAVORABLE PRIOR EXPERIENCE, WHICH WAS COMPLETELY SUITABLE DUE TO HIS RISK TOLERANCE, INVESTMENT NEEDS AND TIME HORIZON. CUSTOMER WAS PROVIDED OPPORTUNITY TO REVIEW HIS POLICY AND DECLINE UNDER A FREE-LOOK PERIOD WHICH WAS NOT EXERCISED, AND AFTER 7 YEARS DECIDED HE MIGHT HAVE WANTED TO PURCHASE TERM INSURANCE INSTEAD. THERE IS NO BASIS OR SUBSTANTIATION FOR THE CUSTOMER'S COMPLAINT.

Disclosure 2 of 7

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: FINANCIAL WEST GROUP

Allegations: CLIENTS QUESTIONED EXCHANGE OF SEVERAL VARIABLE ANNUITY POLICIES. ACTIVITY OCCURRED BETWEEN 2006 AND 2007.



Product Type: Annuity-Variable

Alleged Damages: \$70,843.08

Alleged Damages Amount Explanation (if amount not exact): CLIENTS ALLEGED \$70,843.08 IN SURRENDER CHARGES. ACTUAL CHARGES WERE NEVER INCURRED BECAUSE THE POLICIES WERE STILL IN FORCE.

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: 10/13/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/29/2009

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 7

Reporting Source: Firm

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

Allegations: WITH REGARD TO THE PURCHASE OF A VARIABLE LIFE INSURANCE POLICY IN OR AROUND NOVEMBER OF 1997, THE CUSTOMER ALLEGES THAT THE AGENT TOLD HIM THAT IF HE DEPOSITED \$10,000 HE WOULD HAVE A \$250,000 POLICY FOR THE REST OF HIS LIFE. CUSTOMER WANTS THE POLICY TO BE RESTORED OR HIS MONEY RETURNED.

Product Type: Insurance

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2008

Complaint Pending? No

Status: Denied

Status Date: 11/11/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual



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

Allegations: CUSTOMER ALLEGED THAT AGENT TOLD HIM IF HE DEPOSITED \$10,000 PREMIUM IN THE FIRST YEAR, HE WOULD HAVE A \$250,000 POLICY FOR THE REST OF HIS LIFE, REGARDING A VARIABLE LIFE POLICY PURCHASED IN NOVEMBER, 1997.

Product Type: Insurance

Alleged Damages: \$10,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2008

Complaint Pending? No

Status: Denied

Status Date: 11/11/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement ALL DOCUMENTATION EVIDENCES COMPLAINANT'S ACCOUNT WAS ESTABLISHED FOR ANNUAL PREMIUMS OF \$10,000, NOT A ONE-TIME PAYMENT, AND THAT COMPLAINANT UNDERSTOOD HIS OBLIGATION TO MAKING ONGOING PAYMENTS. CLAIM WAS DENIED.

Disclosure 4 of 7

Reporting Source: Individual

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

Allegations: WITH REGARD TO A VARIABLE ANNUITY PURCHASED IN JUNE 1999, THE CUSTOMER ALLEGES THAT HE WAS NOT CORRECTLY INFORMED OF THE CHARGES ASSOCIATED WITH THE POLICY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$22,653.50

Customer Complaint Information

Date Complaint Received: 07/26/2005

Complaint Pending? No

Status: Denied

Status Date: 08/31/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement NO OFFER FOR ANY EXTRA-CONTRACTUAL RELIEF WAS MADE TO THE CUSTOMER AS THE COMPANY DETERMINED THAT THE COMPLAINT AT ISSUE WAS UNSUBSTANTIATED.

**Disclosure 5 of 7**

Reporting Source: Individual

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

Allegations: WITH REGARD TO A VARIABLE ANNUITY PURCHASED IN SEPTEMBER 2003, THE CUSTOMER ALLEGES SHE RECEIVED AN INCORRECT 1099R REGARDING A DISTRIBUTION SHE MADE. THE CUSTOMER ALSO ALLEGES SHE WILL BE LIABLE FOR IRS PENALTIES DUE TO SAID INCORRECT 1099. CUSTOMER ALSO ALLEGES REP SHOULD HAVE ANTICIPATED UNEXPECTED DEATH OF SPOUSE WHEN OFFERING ANNUITY, AND THAT HER RISK TOLERANCE WAS LOWER THAN THAT SPECIFIED IN THE APPLICATION. CUSTOMER REQUESTS THE POLICY BE CANCELLED WITHOUT PENALTY OR SURRENDER CHARGE. **CUSTOMER HAS SUBMITTED A LETTER REQUESTING THAT HER COMPLAINT BE FORMALLY WITHDRAWN.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,678.72

Customer Complaint Information

Date Complaint Received: 05/03/2004

Complaint Pending? No

Status: Denied
Withdrawn

Status Date: 06/10/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER A COMPLETE INVESTIGATION OF THE MATTER, THE COMPANY FINDS THAT THE CUSTOMER'S CLAIMS ARE WITHOUT MERIT AND AS SUCH HAS DENIED THE CLAIM.

Disclosure 6 of 7

Reporting Source: Individual

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

Allegations: WITH REGARD TO A VARIABLE ANNUITY PURCHASED IN MARCH 2000, THE CUSTOMER ALLEGES HE WAS TOLD THAT HIS INVESTMENT HAD "ZERO RISK" AND THAT MR. COLLINS "WOULD BE ACTIVELY MONITORING AND MANAGING (THE INVESTMENT) TO ENSURE ITS GROWTH." THE CUSTOMER NOW FINDS THAT HE HAS LOST MONEY AND REQUESTS A REFUND OF HIS LOSSES WITHOUT INCURRING ANY PENALTIES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$40,000.00

Customer Complaint Information



Date Complaint Received: 11/07/2003

Complaint Pending? No

Status: Denied

Status Date: 11/21/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER A COMPLETE INVESTIGATION OF THE MATTER, THE COMPANY DID NOT FIND ANY EVIDENCE TO SUPPORT THE CUSTOMER'S CLAIMS. AS SUCH, THE COMPANY HAS DENIED THE CLAIM.

Disclosure 7 of 7

Reporting Source: Individual

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

Allegations: WITH REGARD TO A VARIABLE LIFE INSURANCE POLICY PURCHASED IN AUGUST 1997, THE CUSTOMER ALLEGES THE RECOMMENDATION OF THE INVESTMENT DIVISIONS HIS MONEY WAS PLACED IN WAS NOT CONGRUENT WITH HIS INVESTOR PROFILE. THE CUSTOMER REQUESTS A RETURN OF HIS "LOST PRINCIPAL."

Product Type: Insurance

Other Product Type(s): VARIABLE LIFE

Alleged Damages: \$93,971.00

Customer Complaint Information

Date Complaint Received: 03/11/2003

Complaint Pending? No

Status: Denied

Status Date: 03/31/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER A COMPLETE INVESTIGATION OF THE MATTER, THE COMPANY DID NOT FIND ANY EVIDENCE TO SUPPORT THE CUSTOMER'S CLAIMS. AS SUCH, THE COMPANY HAS DENIED THE CLAIM.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	AAL CAPITAL MANAGEMENT CORP.
Termination Type:	Permitted to Resign
Termination Date:	08/13/1992
Allegations:	NOT PROVIDED BD #18387 ALLEGED THAT COLLINS COMPLETED INSURANCE APPLICATIONS QUESTIONNAIRE WITHOUT SEEING THE APPLICANT.
Product Type:	Insurance
Other Product Types:	
Broker Statement	NOTE ATTACHED LETTER FROM [NASD OFFICER], INVESTIGATION SECTION SUPERVISOR NASD 303-298-7234. RESULT "NASD HAS DETERMINED NOT TO TAKE DISCIPLINARY ACTION CONCERNING THIS MATTER. PLEASE NOTE LETTER OF EXPLANATION FROM STEVEN COLLINS TO [THIRD PARTY] DATED APRIL 29, 1993



End of Report

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