



IAPD Report

BRADLEY STUART WILLIAMS

CRD# 1695009

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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

BRADLEY STUART WILLIAMS (CRD# 1695009)

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 **11/05/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SOUND INCOME STRATEGIES, LLC	CRD# 173272	07/11/2016

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	INVESTMENT ADVISORS	15708	HUNTSVILLE, AL	01/04/2008 - 06/29/2016
B	PROEQUITIES, INC.	15708	HUNTSVILLE, AL	11/09/2007 - 06/29/2016

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



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

Employment 1 of 1

Firm Name: **SOUND INCOME STRATEGIES, LLC**
Main Address: 500 W CYPRESS CREEK ROAD
SUITE 290
FORT LAUDERDALE, FL 33309
Firm ID#: 173272

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	07/11/2016

Branch Office Locations

SOUND INCOME STRATEGIES, LLC
600 Boulevard South SW
Suite 307
Huntsville, AL 35802



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 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	06/29/2016
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General Securities Representative Examination (S7)	Series 7	11/08/2007
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/24/2007
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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	01/04/2008 - 06/29/2016	INVESTMENT ADVISORS	CRD# 15708	HUNTSVILLE, AL
B	11/09/2007 - 06/29/2016	PROEQUITIES, INC.	CRD# 15708	HUNTSVILLE, AL

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
05/2024 - Present	RETIREMENT INCOME SOURCE HUNTSVILLE	PRESIDENT/50% OWNER	Y	HUNTSVILLE, AL, United States
06/2016 - Present	Sound Income Strategies, LLC	Investment Adviser Representative	Y	Huntsville, AL, United States
01/2002 - Present	BRAD WILLIAMS FINANCIAL SERVICES, LLC	PRESIDENT/AGENT	Y	HUNTSVILLE, AL, United States
10/2007 - 06/2016	PROEQUITIES, INC	REGISTERED REP	Y	HUNTSVILLE, AL, 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.

- BRAD WILLIAMS FINANCIAL SERVICES. POSITION: PRESIDENT NATURE: INSURANCE, INVESTMENT RELATED: ENCOMPASSES APPROXIMATELY 50% OF BUSINESS HOURS. START DATE: 1/2002. ADDRESS: 500 BOULEVARD SOUTH SW, SUITE 103, HUNTSVILLE AL 35802. DESCRIPTION: SELLING LIFE INSURANCE, LONG TERM CARE INSURANCE, FIXED AND INDEXED ANNUITIES AND DISABILITY INSURANCE
- RETIREMENT INCOME SOURCE - INVESTMENT RELATED. MARKETING TO PROSPECTIVE CLIENTS FOR INVESTMENT ADVISORY AND FIXED INSURANCE SERVICES. FRANCHISE OWNER. ENCOMPASSES 0 BUSINESS HOURS.
- RETIREMENT INCOME SOURCE HUNTSVILLE. DBA, PRESIDENT/ 50% OWNER. INVESTMENT RELATED: ENCOMPASSES APPROXIMATELY 20% OF BUSINESS HOURS. 5/2024 - PRESENT. 500 BOULEVARD SOUTH SW, SUITE 103, HUNTSVILLE AL 35802. MARKETING TO PROSPECTIVE CLIENTS FOR INVESTMENT ADVISORY AND FIXED INSURANCE SERVICES.
- SENIORS LTC - NOT INVESTMENT RELATED - PRESIDENT/OWNER. DOESN'T ENCOMPASS ANY BUSINESS HOURS. 500 BOULEVARD SOUTH SW, SUITE 103, HUNTSVILLE AL 35802. THIS IS THE CORPORATION USED TO PAY TAXES.



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

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:	ALABAMA SECURITIES COMMISSION
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	10/09/2008
Docket/Case Number:	CD-2008-0031
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Investment Contract(s)
Other Product Type(s):	VIATICAL SETTLEMENT CONTRACTS AND VIATICAL FINANCIAL SETTLEMENTS
Allegations:	THE ALABAMA SECURITIES COMMISSION RECEIVED INFORMATION THAT RESPONDENTS CATHY DEWITT, KEVIN JEFFERSON, JOHN LABUNSKI, BRADLEY STUART WILLIAMS, MARTHA DRAKE, JOHN P. LEY AND LAKESIDE EQUITY PARTNERS, INC. ENGAGED IN THE OFFER AND/OR SALE OF SECURITIES, TO WIT; INVESTMENT CONTRACTS INVOLVING VIATICAL SETTLEMENT CONTRACTS AND/OR FRACTIONALIZED VIATICAL SETTLEMENTS INTO, WITHIN OR FROM THE STATE OF ALABAMA. ON 10/09/2008 CEASE AND DESIST ORDER #CD-2008-0031 WAS ISSUED TO RESPONDENTS, WITH NOTICES OF RIGHT TO A HEARING ATTACHED AND MADE A PART THEREOF, GIVING RESPONDENTS 28 DAYS FROM DATE OF RECEIPT OF ORDER TO RESPOND OR PERFECT A RIGHT TO A HEARING. DUE TO NO RESPONSE FROM RESPONDENTS CATHY DEWITT, JOHN LABUNSKI, BRADLEY STUART WILLIAMS AND MARTHA DRAKE, WHO ACTED



AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008. PERMISSION FOR A RIGHT TO A HEARING WAS GRANTED BY THE DIRECTOR. AT THE CONCLUSION OF THE HEARING, A CONSENT ORDER, CO-2008-0031, WAS ISSUED AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY ON FEBRUARY 18, 2009. HE WAS ORDERED TO PAY AN ADMINISTRATIVE ASSESMENT FEE TOTALING \$4,145.98, ALONG WITH \$4,0000.00 IN INVESTIGATIVE COSTS. THIS CONSENT ORDER RESOLVES CEASE AND DESIST ORDER CD-2008-0031 AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY.

Current Status:	Final
Resolution:	Consent
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:	02/18/2009
Sanctions Ordered:	Monetary/Fine \$4,145.98
Other Sanctions Ordered:	DUE TO NO RESPONSE FROM RESPONDENTS CATHY DEWITT, JOHN LABUNSKI, BRADLEY STUART WILLIAMS AND MARTHA DRAKE, WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008.PERMISSION FOR A RIGHT TO A HEARING WAS GRANTED BY THE DIRECTOR. AT THE CONCLUSION OF THE HEARING, A CONSENT ORDER, CO-2008-0031, WAS ISSUED AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY ON FEBRUARY 18, 2009. HE WAS ORDERED TO PAY AN ADMINISTRATIVE ASSESMENT FEE TOTALING \$4,145.98, ALONG WITH \$4,0000.00 IN INVESTIGATIVE COSTS. THIS CONSENT ORDER RESOLVES CEASE AND DESIST ORDER CD-2008-0031 AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY.
Sanction Details:	DUE TO NO RESPONSE FROM RESPONDENTS CATHY DEWITT, JOHN LABUNSKI, BRADLEY STUART WILLIAMS AND MARTHA DRAKE, WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008.PERMISSION FOR A RIGHT TO A HEARING WAS GRANTED BY THE DIRECTOR. AT THE CONCLUSION OF THE HEARING, A CONSENT ORDER, CO-2008-0031, WAS ISSUED AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY ON FEBRUARY 18, 2009. HE WAS ORDERED TO PAY AN ADMINISTRATIVE ASSESMENT FEE TOTALING \$4,145.98, ALONG WITH \$4,0000.00 IN INVESTIGATIVE COSTS. THIS CONSENT ORDER RESOLVES CEASE AND DESIST ORDER CD-2008-0031 AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY.
Regulator Statement	THE ALABAMA SECURITIES COMMISSION RECEIVED INFORMATION THAT RESPONDENTS CATHY DEWITT, KEVIN JEFFERSON, JOHN LABUNSKI, BRADLEY STUART WILLIAMS, MARTHA DRAKE, JOHN P. LEY AND LAKESIDE EQUITY PARTNERS, INC. ENGAGED IN THE OFFER AND/OR SALE OF SECURITIES, TO WIT; INVESTMENT CONTRACTS INVOLVING VIATICAL SETTLEMENT CONTRACTS AND/OR FRACTIONALIZED VIATICAL SETTLEMENTS INTO, WITHIN OR FROM THE STATE OF ALABAMA. ON 10/09/2008 CEASE AND DESIST ORDER #CD-2008-0031 WAS ISSUED TO RESPONDENTS, WITH NOTICES OF RIGHT TO A HEARING ATTACHED AND MADE A PART THEREOF, GIVING RESPONDENTS 28 DAYS FROM DATE OF



RECEIPT OF ORDER TO RESPOND OR PERFECT A RIGHT TO A HEARING. DUE TO NO RESPONSE FROM RESPONDENTS CATHY DEWITT, JOHN LABUNSKI, BRADLEY STUART WILLIAMS AND MARTHA DRAKE, WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008. PERMISSION FOR A RIGHT TO A HEARING WAS GRANTED BY THE DIRECTOR. AT THE CONCLUSION OF THE HEARING, A CONSENT ORDER, CO-2008-0031, WAS ISSUED AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY ON FEBRUARY 18, 2009. HE WAS ORDERED TO PAY AN ADMINISTRATIVE ASSESMENT FEE TOTALING \$4,145.98, ALONG WITH \$4,0000.00 IN INVESTIGATIVE COSTS. THIS CONSENT ORDER RESOLVES CEASE AND DESIST ORDER CD-2008-0031 AS IT PERTAINS TO BRADLEY STUART WILLIAMS ONLY.

Reporting Source: Individual

Regulatory Action Initiated By: ALABAMA SECURITIES COMMISSION

Sanction(s) Sought: Cease and Desist

Other Sanction(s) Sought:

Date Initiated: 10/09/2008

Docket/Case Number: ADMINISTRATIVE ORDER CD/CO-2008-0031

Employing firm when activity occurred which led to the regulatory action: NOT SECURITIED LICENSED

Product Type: Other

Other Product Type(s): INVESTMENT CONTRACTS INVOLVING FRACTIONALIZED LIFE SETTLEMENT AGREEMENTS/VIATICAL CONTRACTS.

Allegations: ASC ALLEGED THAT WILLIAMS ENGAGED IN THE OFFER OR SALE OF VIATICAL CONTRACTS. THESE CONTRACTS WERE NOT REGISTERED NOR EXEMPTED FROM REGISTRATION IN ALABAMA. ASC CONCLUSION IS THAT WILLIAMS UNLAWFULLY SOLD UNREGISTERED SECURITIES AND UNLAWFULLY ACTED IN THE CAMPASITY OF AN UNREGISTERED DEALER/AGENT.

Current Status: Final

Resolution: Order

Resolution Date: 11/18/2008

Sanctions Ordered: Cease and Desist/Injunction
Monetary/Fine \$4,145.98

Other Sanctions Ordered: DUE TO NO RESPONSE FROM RESPONDENTS [THIRD PARTY], [THIRD PARTY], BRADLEY STUART WILLIAMS AND [THIRD PARTY], WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008.
***NEW INFORMATION - PERMISSION FOR A HEARING WAS GRANTED BY THE ASC DIRECTOR. AT THE CONCLUSION OF THE HEARING, A CONSENT ORDER CO-2008-0031 WAS ISSUED ON 2/18/09 (REC'D BY THE FIRM ON 2/23/09). WILLIAMS WAS ORDERED TO PAY \$4145.98 IN AN ADMINISTRATIVE ASSESSMENT AND \$4000 IN PARTIAL REIMBURSEMENT FOR INVESTIGATIVE COSTS. THE CONSENT ORDER RESOLVES THE C&D



ORDER AS IT PERTAINS TO WILLIAMS.***

Sanction Details:

DUE TO NO RESPONSE FROM RESPONDENTS [THIRD PARTY], [THIRD PARTY], BRADLEY STUART WILLIAMS AND [THIRD PARTY], WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008.

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Broker Statement

THE ALABAMA SECURITIES COMMISSION RECEIVED INFORMATION THAT RESPONDENTS [THIRD PARTIES], BRADLEY STUART WILLIAMS, [THIRD PARTY], [THIRD PARTY] AND LAKESIDE EQUITY PARTNERS, INC. ENGAGED IN THE OFFER AND/OR SALE OF SECURITIES, TO WIT; INVESTMENT CONTRACTS INVOLVING VIATICAL SETTLEMENT CONTRACTS AND/OR FRACTIONALIZED VIATICAL SETTLEMENTS INTO, WITHIN OR FROM THE STATE OF ALABAMA. ON 10/09/2008 CEASE AND DESIST ORDER #CD-2008-0031 WAS ISSUED TO RESPONDENTS, WITH NOTICES OF RIGHT TO A HEARING ATTACHED AND MADE A PART THEREOF, GIVING RESPONDENTS 28 DAYS FROM DATE OF RECEIPT OF ORDER TO RESPOND OR PERFECT A RIGHT TO A HEARING. DUE TO NO RESPONSE FROM RESPONDENTS [THIRD PARTIES], BRADLEY STUART WILLIAMS AND [THIRD PARTY], WHO ACTED AS AGENTS OF LIFE PARTNERS INC., AND LAKESIDE EQUITY PARTNERS INC., CD-2008-0031 BECAME A FINAL ORDER OF THE COMMISSION ON NOVEMBER 18, 2008.

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End of Report

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