



IAPD Report

FELIPE J LORIE

CRD# 1861011

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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

FELIPE J LORIE (CRD# 1861011)

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 **08/04/2011**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	MIAMI, FL	08/09/2004 - 11/26/2008

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

These disclosure events relate to any Investment Adviser Representative who is not currently registered and who: (1) was the subject of a final regulatory event; (2) was convicted of or pled guilty or nolo contendere to a crime; (3) was the subject of a civil injunction or civil court finding involving a violation of any investment-related statute(s) or regulation(s); or (4) was named as a respondent or defendant or was the subject of an arbitration or civil litigation which resulted in an award, decision or judgment for a customer.

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 not currently registered as an Investment Adviser Representative.



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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IA

Uniform Investment Adviser Law Examination (S65)

Series 65

01/24/2006



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	08/09/2004 - 11/26/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	MIAMI, FL

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
02/2010 - Present	ATLAS ONE FINANCIAL GROUP, LLC.	DIRECTOR - INVESTMENTS	Y	MIAMI, FL, United States



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) 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, their employing firms, and regulators. When more than one source reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions are separated by a solid line with the reporting source labeled.

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



DISCLOSURE EVENT DETAILS

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 self-regulatory organization, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission (CFTC), or a foreign financial regulatory body) for a violation of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 02/08/2011

Docket/Case Number: [2009019867201](#)

Employing firm when activity occurred which led to the regulatory action: SOUTHERN TRUST SECURITIES, INC.

Product Type: Other: LETTER OF AUTHORIZATION

Allegations: FINRA RULES 2010, 8210, NASD RULES 2330(A), 3110: LORIE FALSIFIED LOAS REGARDING A CUSTOMER'S ACCOUNT WITH HIS MEMBER FIRM, SUBMITTED THE FALSIFIED LOAS TO THE FIRM, AND OBTAINED AND EXERCISED CONTROL OVER \$21,290.60 IN FUNDS FROM THE CUSTOMER'S ACCOUNT, WITHOUT THE CUSTOMER'S KNOWLEDGE OR AUTHORIZATION. LORIE FALSIFIED LOAS FOR THE BROKERAGE ACCOUNT OF THE CUSTOMER, WITH THE LOAS REQUESTING THAT CHECKS BE ISSUED FROM THE CUSTOMER'S ACCOUNT TO A MORTGAGE COMPANY AND THE LOAS CONTAINING THE PURPORTED SIGNATURE OF THE CUSTOMER AND THE CUSTOMER'S FAMILY MEMBERS. LORIE SUBMITTED THE LOAS AS AUTHENTIC TO HIS FIRM AND CHECKS WERE ISSUED TO THE MORTGAGE COMPANY, WHEN NEITHER THE CUSTOMER NOR ANY OF HIS FAMILY MEMBERS AUTHORIZED OR SIGNED THE LOAS; HAD ANY KNOWLEDGE OF THE LOAS OR HAD AUTHORIZED THE SUBMISSION OF THE LOAS, AT THAT TIME; OR HAD ANY KNOWLEDGE OF THE MORTGAGE COMPANY TO WHICH THE PAYMENT WAS MADE. LORIE ALSO FALSIFIED LOA FOR THE BROKERAGE ACCOUNT OF THE CUSTOMER; WITH THE LOA REQUESTING THAT FUNDS BE TRANSFERRED TO A BANK, CREDITING A THIRD PARTY ACCOUNT; AND THE LOA CONTAINING THE PURPORTED SIGNATURE OF THE CUSTOMER AND THE CUSTOMER'S FAMILY MEMBERS. LORIE SUBMITTED THE LOA AS AUTHENTIC TO HIS FIRM AND THIS LOA REQUEST WAS NOT PROCESSED BY THE FIRM; HOWEVER, NEITHER THE CUSTOMER NOR ANY OF HIS FAMILY MEMBERS AUTHORIZED OR SIGNED THE LOA; HAD ANY KNOWLEDGE OF THE LOA OR HAD AUTHORIZED THE SUBMISSION OF THE LOA, AT THAT TIME. LORIE'S SUBMISSION OF THE



FALSIFIED LOA REQUESTS TO HIS FIRM FOR THE ACCOUNT OF THE CUSTOMER CAUSED THE FIRM'S BOOKS AND RECORDS TO BE INACCURATE. THE CHECKS DRAWN ON THE CUSTOMER'S ACCOUNT AND DIRECTED TO THE MORTGAGE COMPANY, WERE USED AS MORTGAGE PAYMENT FOR LORIE'S PERSONAL MORTGAGE AND LORIE FAILED TO RESPOND TO FINRA REQUESTS FOR INFORMATION.

Current Status: Final

Resolution: Decision

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: 08/03/2011

Sanctions Ordered: Bar (Permanent)

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: Bar (Permanent)

Capacities Affected: All Capacities

Duration:

Start Date: 08/03/2011

End Date:

Regulator Statement

DEFAULT DECISION RENDERED JULY 6, 2011, WHEREIN LORIE IS BARRED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY. LORIE FALSIFIED LETTERS OF AUTHORIZATION WHICH MADE HIS MEMBER FIRM'S BOOKS AND RECORDS TO BE INACCURATE; USED FALSIFIED LETTERS OF AUTHORIZATION TO WITHDRAW CUSTOMER FUNDS WITHOUT THE CUSTOMER'S KNOWLEDGE OR PERMISSION; AND FAILED TO RESPOND TO FINRA REQUESTS FOR INFORMATION. DECISION BECAME FINAL AUGUST 3, 2011.



End of Report

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