



IAPD Report

CHAD ALAN KEIM

CRD# 2516391

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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

CHAD ALAN KEIM (CRD# 2516391)

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 **01/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	09/04/2024
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	09/04/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	CETERA INVESTMENT ADVISERS LLC	105644	STURGIS, MI	06/29/2023 - 09/04/2024
B	CETERA ADVISOR NETWORKS LLC	13572	STURGIS, MI	09/20/2019 - 09/04/2024
IA	CETERA ADVISOR NETWORKS LLC	13572	STURGIS, MI	03/22/2021 - 06/29/2023

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	4
Judgment/Lien	2



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

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**
Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735
Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/04/2024
B	FINRA	General Securities Representative	Approved	09/04/2024
B	Alabama	Agent	Approved	09/04/2024
B	Arizona	Agent	Approved	09/04/2024
B	Arkansas	Agent	Approved	01/22/2025
B	California	Agent	Approved	09/04/2024
B	Colorado	Agent	Approved	09/05/2024
B	Florida	Agent	Approved	09/04/2024
B	Georgia	Agent	Approved	09/04/2024
B	Illinois	Agent	Approved	09/30/2024
B	Indiana	Agent	Approved	09/05/2024
B	Kentucky	Agent	Approved	09/04/2024
B	Louisiana	Agent	Approved	01/03/2025



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	09/04/2024
B Missouri	Agent	Approved	09/04/2024
B Montana	Agent	Approved	01/06/2025
B Nebraska	Agent	Approved	09/04/2024
B New Jersey	Agent	Approved	09/04/2024
B New York	Agent	Approved	09/04/2024
B North Carolina	Agent	Approved	09/06/2024
B Ohio	Agent	Approved	09/04/2024
B Oklahoma	Agent	Approved	09/16/2024
B South Carolina	Agent	Approved	09/04/2024
B Tennessee	Agent	Approved	09/06/2024
B Texas	Agent	Approved	09/04/2024
B Virginia	Agent	Approved	09/04/2024
B Wisconsin	Agent	Approved	09/04/2024

Branch Office Locations

NFP ADVISOR SERVICES, LLC
 207 W Chicago Rd
 Sturgis, MI 49091

NFP ADVISOR SERVICES, LLC
 207 W Chicago Rd
 Sturgis, MI 49091

NFP ADVISOR SERVICES, LLC
 SHERWOOD, MI

Employment 2 of 2

Firm Name: **KESTRA ADVISORY SERVICES, LLC**
 Main Address: 5707 SOUTHWEST PARKWAY



Qualifications

Firm ID#: BUILDING 2, SUITE 400
AUSTIN, TX 78735
283330

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	09/06/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	09/04/2024

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
207 W Chicago Rd
Sturgis, MI 49091

KESTRA ADVISORY SERVICES, LLC
SHERWOOD, MI




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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/17/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/18/1994

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	10/15/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/25/1994

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	06/29/2023 - 09/04/2024	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	STURGIS, MI
B	09/20/2019 - 09/04/2024	CETERA ADVISOR NETWORKS LLC	CRD# 13572	STURGIS, MI
IA	03/22/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	STURGIS, MI
IA	03/15/2018 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	STURGIS, MI
B	03/15/2018 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	STURGIS, MI
IA	07/25/2016 - 03/19/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	STURGIS, MI
B	07/18/2016 - 03/19/2018	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	STURGIS, MI
IA	10/25/2010 - 07/19/2016	LPL FINANCIAL LLC	CRD# 6413	STURGIS, MI
B	01/22/1999 - 07/19/2016	LPL FINANCIAL LLC	CRD# 6413	STURGIS, MI
B	11/21/1995 - 01/29/1999	CAPITAL BROKERAGE CORPORATION	CRD# 10465	GLEN ALLEN, VA
B	08/19/1994 - 07/13/1995	EDWARD D. JONES & CO., L.P.	CRD# 250	ST. LOUIS, MO

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
09/2024 - Present	Kestra Advisory Services, LLC	Investment Advisor Rep.	Y	Sturgis, MI, United States
09/2024 - Present	Kestra Investment Services, LLC	Registered Rep.	Y	Sturgis, MI, United States
06/2023 - 09/2024	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2019 - 09/2024	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
03/2018 - 05/2021	SUMMIT FINANCIAL GROUP, INC.	IAR	Y	STURGIS, MI, United States
03/2018 - 09/2019	SUMMIT BROKERAGE SERVICES INC.	REGISTERED REPRESENTATIVE	Y	STURGIS, MI, United States
07/2016 - 03/2018	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	STURGIS, MI, United States
07/2016 - 03/2018	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	STURGIS, MI, United States
07/1995 - 03/2018	STURGIS BANK & TRUST (CAPITAL BROKERAGE)	INVESTMENT REP	N	STURGIS, MI, United States
01/1999 - 07/2016	LINSCO/PRIVATE LEDGER CORP.	NOT PROVIDED	Y	STURGIS, MI, 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.

Name: KEIM MANAGEMENT GROUP LLC POSITION: President/Owner NATURE: tax purposes INVESTMENT RELATED: No # OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 02/01/2023 ADDRESS: 817 Blossom Rd., SHERWOOD MI 49089 DESCRIPTION: None

Name: KEIM FINANCIAL GROUP, LLC POSITION: President, Financial Planner NATURE: Registered rep activities through Kestra Investment Services INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 128 START DATE: 01/15/2018 ADDRESS: 817 Blossom Rd., SHERWOOD MI 49089 DESCRIPTION: On file at Kestra

Name: KESTRA ADVISORY SERVICES, LLC POSITION: IAR NATURE: Investment advisory services through Kestra Advisory Services, LLC INVESTMENT RELATED: Yes # OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 09/03/2024 ADDRESS: 5707 Southwest Parkway, Building 2, Suite 400, Austin TX 78735 DESCRIPTION: IAR

Name: BRANCH COUNTY BLOOM POSITION: Treasurer, Board member NATURE: Board position (Board of Directors, Board of Trustees, etc.) INVESTMENT RELATED: No # OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/15/2017 ADDRESS: 817 Blossom Rd., Sherwood MI 49089, United States DESCRIPTION: Annual board meeting. Review finances once per year with Director of Bloom.

Spouse Anna is the Director.



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	4
Judgment/Lien	2

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	CUSTOMER ALLEGES THAT HE WAS MISINFORMED ABOUT THE BASE INCOME PAYOUT TERMS OF HIS ANNUITY CONTRACT. ACTIVITY PERIOD - 4/15/04 TO 9/24/18.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	GREATER 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
Arbitration/Reparation forum or court name and location:	
Docket/Case #:	



Filing date of arbitration/CFTC reparation or civil litigation: 09/24/2018

Customer Complaint Information

Date Complaint Received: 07/23/2019

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 07/23/2019

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 19-02024

Date Notice/Process Served: 07/23/2019

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/08/2020

Monetary Compensation Amount: \$8,785.60

Individual Contribution Amount: \$4,392.80

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL, LLC

Allegations: CUSTOMER ALLEGES THAT HE WAS MISINFORMED ABOUT THE BASE INCOME PAYOUT TERMS OF HIS ANNUITY CONTRACT. ACTIVITY PERIOD - 4/15/04 TO 9/24/18.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Greater 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: 09/24/2018
Complaint Pending? No
Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date: 10/03/2018

Settlement Amount:
Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 19-02024
Date Notice/Process Served: 07/23/2019
Arbitration Pending? No
Disposition: Settled
Disposition Date: 01/08/2020

Monetary Compensation Amount: \$8,785.60
Individual Contribution Amount: \$4,392.80

Broker Statement I adamantly deny any wrongdoing. The complaint was filed after I left my previous firm and at no time before leaving my previous firm was I contacted by the client with any of their allegations.

Disclosure 2 of 4

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: Raymond James Financial Services, Inc

Allegations: Claimant alleges misrepresentation in the sale of a variable annuity purchased in May 2017.

Product Type: Annuity-Variable

Alleged Damages: \$26,869.35

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/08/2018
Complaint Pending? No
Status: Settled



Status Date: 09/20/2018
Settlement Amount: \$26,869.35
Individual Contribution Amount: \$0.00
Firm Statement This was a verbal complaint that became reportable on settlement. Reportable as of 9/20/2018 settlement of complaint

.....

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Raymond James Financial Services Inc
Allegations: Claimant alleges misrepresentation in the sale of a variable annuity purchased in May 2017.
Product Type: Annuity-Variable
Alleged Damages: \$38,000.00
Is this an oral complaint? Yes
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 05/08/2018
Complaint Pending? No
Status: Settled
Status Date: 09/20/2018
Settlement Amount: \$26,869.35
Individual Contribution Amount: \$0.00
Broker Statement This was a verbal complaint that became reportable on settlement. I disagree with the settlement and client allegations. The complaint was filed after I left my previous firm and at no time either before, during or after was I contacted by either the client or previous broker dealer with any wrong doing. This complaint and settlement was handled internally with my previous broker dealer and I had no input at any time during the process.

Disclosure 3 of 4

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: LPL FINANCIAL, LLC
Allegations: CUSTOMER ALLEGES HE WAS MISINFORMED ABOUT FEE AND INTEREST ASSOCIATED WITH THE VARIABLE ANNUITY.
Product Type: Annuity-Variable
Alleged Damages: \$0.00



Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER 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: 02/13/2017

Complaint Pending? No

Status: Denied

Status Date: 04/10/2017

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL Financial LLC

Allegations: CUSTOMER ALLEGES HE WAS MISINFORMED ABOUT FEE AND INTEREST ASSOCIATED WITH THE VARIABLE ANNUITY.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO BE GREATER 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: 02/13/2017

Complaint Pending? No

Status: Denied

Status Date: 04/10/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement I adamantly deny client allegations.



Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LINSKO / PRIVATE LEDGER CORP.

Allegations: CUSTOMER ALLEGES ERRORS AND OMISSIONS MADE BY FINANCIAL ADVISOR IN CONNECTION WITH INVESTMENTS. ALLEGED COMPENSATORY DAMAGES NOT SPECIFIED, BUT REASONABLY BELIEVED TO BE IN EXCESS OF \$5000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 10/03/2005

Complaint Pending? No

Status: Denied

Status Date: 12/08/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FINANCIAL ADVISOR DENIES THE ALLEGATIONS AND MAINTAINS THAT THE ACCOUNTS WERE HANDLED APPROPRIATELY. THE FINANCIAL ADVISOR EXECUTED THE CUSTOMERS' REQUESTS TIMELY. THE CUSTOMERS HAVE NOT SUFFERED LOSSES IN CONNECTION WITH THEIR INVESTMENTS.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual

Judgment/Lien Holder: COMMUNITY BANK & COMPANY, AS SUCCESSOR BY MERGER TO FIRST COMMUNITY BANK

Judgment/Lien Amount: \$307,965.22

Judgment/Lien Type: Civil

Date Filed with Court: 02/27/2014

Date Individual Learned: 02/27/2014

Type of Court: State Court

Name of Court: CHARLOTTE COUNTY CLERK OF CIRCUIT COURT

Location of Court: CHARLOTTE COUNTY, FLORIDA

Docket/Case #: 12-418-CA

Judgment/Lien Outstanding? Yes

Broker Statement AS A RESULT OF FINANCIAL HARDSHIPS IN PART CREATED BY DIVORCE, IN 2012, I ENTERED INTO A DEED-IN-LIEU OF FORECLOSURE AGREEMENT WITH MY MORTGAGE LENDER AND ASSUMED THE AGREEMENT WOULD SATISFY THE LOAN. DURING THE NEGOTIATIONS, MY LENDER WAS PURCHASED BY ANOTHER FINANCIAL INSTITUTION VIA A BANK MERGER. UNKNOWN TO ME, THE DEED-IN LIEU AGREEMENT RESULTED IN THE BANK FILING DEFICIENCY JUDGMENTS AGAINST ME IN 2014. ALTHOUGH THE LENDER SERVED NOTICE OF THE JUDGMENT, I PERSONALLY WAS NEVER SERVED NOR WAS THE ATTORNEY REPRESENTING ME AT THE TIME BECAUSE THE DELIVERY ADDRESS WAS NOT THE ADDRESS WHERE I WAS LIVING. AS ME NOR MY ATTORNEY WERE EVER PROPERLY NOTIFIED WHICH WOULD HAVE GIVEN US THE OPPORTUNITY TO CHALLENGE THIS ACTION, WE WERE OF THE OPINION THAT THESE JUDGMENTS WOULD BE IMMEDIATELY VACATED/DISMISSED. THIS JUDGMENT WILL REMAIN PENDING UNTIL A NEW HEARING CAN BE SET AND THE CASE RE-EXAMINED BY THE COURT.

Disclosure 2 of 2

Reporting Source: Individual

Judgment/Lien Holder: COMMUNITY BANK & COMPANY, AS SUCCESSOR BY MERGER TO FIRST COMMUNITY BANK OF AMERICA

Judgment/Lien Amount: \$250,129.49

Judgment/Lien Type: Civil

Date Filed with Court: 02/27/2014

Date Individual Learned: 02/27/2014

Type of Court: State Court

Name of Court: CHARLOTTE COUNTY CIRCUIT COURT

Location of Court: CHARLOTTE COUNTY, FLORIDA



Docket/Case #: 12-417-CA

Judgment/Lien Outstanding? Yes

Broker Statement AS A RESULT OF FINANCIAL HARDSHIPS IN PART CREATED CREATED BY DIVORCE, IN 2012, I ENTERED INTO A DEED-IN-LIEU OF FORECLOSURE AGREEMENT WITH MY MORTGAGE LENDER AND ASSUMED THE AGREEMENT WOULD SATISFY THE LOAN. DURING THE NEGOTIATIONS, MY LENDER WAS PURCHASED BY ANOTHER FINANCIAL INSTITUTION VIA A BANK MERGER. UNKNOWN TO ME, THE DEED-IN LIEU AGREEMENT RESULTED IN THE BANK FILING DEFICIENCY JUDGMENTS AGAINST ME IN 2014. ALTHOUGH THE LENDER SERVED NOTICE OF THE JUDGMENT, I PERSONALLY WAS NEVER SERVED NOR WAS THE ATTORNEY REPRESENTING ME AT THE TIME BECAUSE THE DELIVERY ADDRESS WAS NOT THE ADDRESS WHERE I WAS LIVING. AS ME NOR MY ATTORNEY WERE EVER PROPERLY NOTIFIED WHICH WOULD HAVE GIVEN US THE OPPORTUNITY TO CHALLENGE THIS ACTION, WE WERE OF THE OPINION THAT THESE JUDGMENTS WOULD BE IMMEDIATELY VACATED/DISMISSED. THIS JUDGMENT WILL REMAIN PENDING UNTIL A NEW HEARING CAN BE SET AND THE CASE RE-EXAMINED BY THE COURT.



End of Report

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