



IAPD Report

Clifford Newton Gamble

CRD# 2539401

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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

Clifford Newton Gamble (CRD# 2539401)

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 **06/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/05/2025
IA	LPL FINANCIAL LLC	CRD# 6413	06/05/2025

QUALIFICATIONS

This representative is currently registered in **1** 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	WESTERN INTERNATIONAL SECURITIES	39262	Roseville, CA	01/02/2015 - 06/05/2025
B	WESTERN INTERNATIONAL SECURITIES, INC.	39262	Roseville, CA	11/21/2013 - 06/05/2025
IA	GBS ADVISORS	16906	ROSEVILLE, CA	02/14/2014 - 12/31/2014

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	15



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 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/05/2025
B	FINRA	General Securities Representative	Approved	06/05/2025
B	California	Agent	Approved	06/05/2025
IA	California	Investment Adviser Representative	Approved	06/05/2025

Branch Office Locations

LPL FINANCIAL LLC
300 HARDING BLVD.
STE. 110
ROSEVILLE, CA 95678




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	12/06/1994

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/17/1994

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/12/1996
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/18/1994

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	01/02/2015 - 06/05/2025	WESTERN INTERNATIONAL SECURITIES	CRD# 39262	Roseville, CA
B	11/21/2013 - 06/05/2025	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	Roseville, CA
IA	02/14/2014 - 12/31/2014	GBS ADVISORS	CRD# 16906	ROSEVILLE, CA
B	12/23/2013 - 02/11/2014	GBS FINANCIAL CORP.	CRD# 16906	SANTA ROSA, CA
IA	12/23/2013 - 12/31/2013	GBS ADVISORS	CRD# 16906	ROSEVILLE, CA
IA	08/09/2010 - 12/13/2013	GBS ADVISORS	CRD# 16906	GRANITE BAY, CA
B	07/07/2010 - 12/13/2013	GBS FINANCIAL CORP.	CRD# 16906	SANTA ROSA, CA
IA	12/26/2008 - 07/07/2010	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	FOLSOM, CA
B	12/26/2008 - 07/07/2010	SECURITIES AMERICA, INC.	CRD# 10205	FOLSOM, CA
B	10/15/1999 - 01/23/2009	EPLANNING SECURITIES, INC.	CRD# 46000	ROSEVILLE, CA
IA	10/05/1999 - 01/23/2009	EPLANNING ADVISORS INC	CRD# 109184	ROSEVILLE, CA
B	06/25/1998 - 06/14/1999	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	10/18/1994 - 06/22/1998	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ



Registration & Employment History

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
06/2025 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Roseville, CA, United States
05/1994 - Present	Life Rx Corporation	President	N	Granite Bay, CA, United States
11/2013 - 06/2025	Western International Securities, Inc.	Registered Representative	Y	Pasadena, 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- 06/2025 - Life Rx corporation - Non-Variable Insurance- President - Investment Related - At Reported Business Location(s) - Start Date 05/02/1994 - 5 hours per month/ during trading

2- 06/2025 - Fred E. Helmick Irrevocable Trust - Act in a Fiduciary Capacity - Investment Related - Fresno, CA - Start Date 12/30/1999 - 5 hours per month/ during trading



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	15

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 15

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EPLANNING SECURITIES, INC.
Allegations:	VIOLATIONS OF STANDARDS OF REASONABLE SUITABILITY & JUST & EQUITABLE PRINCIPLES OF TRADE; FRAUD, MISLEADING STATEMENTS, MISLEADING OMISSIONS OF MATERIAL INFORMATION; BREACH OF FIDUCIARY DUTY; NEGLIGENT MISREPRESENTATION; BREACH OF CONTRACT; AIDING & ABETTING FINANCIAL ELDER ABUSE
Product Type:	Other: TENANTS IN COMMON (TIC) INVESTMENTS
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	COMPENSATORY, GENERAL, SPECIAL, EXEMPLARY, & PUNITIVE DAMAGES

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	14-01922
Date Notice/Process Served:	10/02/2014
Arbitration Pending?	No
Disposition:	Settled



Disposition Date: 03/23/2017

Monetary Compensation Amount: \$15,000.00

Individual Contribution Amount: \$15,000.00

Broker Statement

THIS IS A COMPLAINT BY A CLIENT OF A REGISTERED REPRESENTATIVE OF MY FORMER BROKER-DEALER, EPLANNING SECURITIES, INC., WHERE I SERVED AS PRESIDENT & CEO. IT RELATES TO A 1031 REAL ESTATE EXCHANGE AND PURCHASE OF A PARTIAL INTEREST IN AN OFFICE BUILDING IN NOVEMBER OF 2003. AFTER 5 YEARS OF OWNING THE PROPERTY & RECEIVING RENTAL INCOME THE PROPERTY LOST VALUE DURING THE REAL ESTATE & MARKET CRASH IN 2009. THE COMPLAINT ALLEGES THAT I ACTED AS THE FINANCIAL ADVISOR FOR THE CLIENT & WAS RESPONSIBLE FOR THE DIRECT SUPERVISION OF THE REGISTERED REPRESENTATIVES OF EPLANNING SECURITIES, INC. THE ALLEGATIONS ARE FACTUALLY INCORRECT & FALSE IN THAT I NEVER ACTED AS THE FINANCIAL ADVISOR FOR THE CLIENT. I NEVER KNEW THE CLIENT & HAD NO CONTACT WHATSOEVER WITH THE CLIENT. MY RESPONSIBILITIES AS PRESIDENT & CEO OF EPLANNING SECURITIES, INC. DID NOT INCLUDE SUPERVISION OF ITS REPRESENTATIVES. THE ALLEGATIONS ARE COMPLETELY FALSE, INACCURATE, & WITHOUT MERIT. THE MATTER WILL BE VIGOROUSLY DEFENDED.

Disclosure 2 of 15

Reporting Source: Individual

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

Allegations: CLAIMANTS ALLEGE REPRESENTATIVE PLACED THEM IN FRAUDULENT AND UNSUITABLE INVESTMENTS. ALLEGATIONS INCLUDE MISREPRESENTATION, UNSUITABILITY, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND VIOLATIONS OF CALIFORNIA CORPORATIONS ACT.

Product Type: Real Estate Security
Other: ALTERNATIVE INVESTMENT PRODUCTS

Alleged Damages: \$3,083,802.00

Arbitration Information

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

Docket/Case #: 09-00045

Date Notice/Process Served: 02/08/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/20/2009

Monetary Compensation Amount: \$154,200.00



Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 25% OF THE ALLEGED DAMAGES. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. CLAIMANTS HAVE ENTERED A NO CONTEST TO EXPUNGMENT OF THIS MATTER FROM MY RECORD.

Disclosure 3 of 15

Reporting Source: Individual

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

Allegations: CLAIMANTS ALLEGE REPRESENTATIVE PLACED THEM IN UNSUITABLE AND FRAUDULENT INVESTMENTS. ALLEGATIONS INCLUDE BREACH OF FIDUCIARY DUTY, NEGLIGENT SUPERVISION, NEGLIGENCE, FRAUD, AND VIOLATIONS OF THE CALIFORNIA CORPORATIONS CODE.

Product Type: Real Estate Security
Other: ALTERNATIVE INVESTMENT PRODUCTS

Alleged Damages: \$608,481.00

Arbitration Information

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

Docket/Case #: 09-00688

Date Notice/Process Served: 02/10/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/02/2011

Monetary Compensation Amount: \$150,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER. MR. GAMBLE WAS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAD NO DEALINGS WITH THE CLAIMANT, AND WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM.

Disclosure 4 of 15

Reporting Source: Regulator



Employing firm when activities occurred which led to the complaint: E-PLANNING SECURITIES, INC.

Allegations: FRAUD; MISREPRESENTATION; NEGLIGENCE; BREACH OF CONTRACT; BREACH OF FIDUCIARY DUTY

Product Type: Real Estate Security

Alleged Damages: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [FINRA - CASE #09-02990](#)

Date Notice/Process Served: 05/26/2009

Arbitration Pending? No

Disposition: Award

Disposition Date: 05/17/2011

Disposition Detail: RESPONDENT IS LIABLE FOR AND SHALL PAY TO CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$65,194.00 AND INTEREST IN THE AMOUNT OF \$11,070.00.

Reporting Source: Individual

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

Allegations: IN OR ABOUT MARCH OR APRIL 2006, CLAIMANTS ALLEGE THEY WERE SOLD AN INVESTMENT IN TSG REAL ESTATE LLC BASED ON MISREPRESENTATION OF THE MATERIAL FACTS. FURTHER ALLEGATIONS INCLUDE FRAUD, NEGLIGENCE, BREACH OF CONTRACT AND BREACH OF FIDUCIARY DUTY.

Product Type: Real Estate Security

Alleged Damages: \$319,000.00

Arbitration Information

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

Docket/Case #: [09-02990](#)

Date Notice/Process Served: 07/31/2009

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 05/17/2011

Monetary Compensation Amount: \$127,106.00

Individual Contribution Amount: \$76,264.00



Broker Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER. MR. GAMBLE WAS THE CHIEF EXECUTIVE OFFICER OF THE BROKER DEALER AND NOT THE DIRECT SUPERVISOR OF THE REPRESENTATIVE. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM. THE CLAIM IS MERITLESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Disclosure 5 of 15

Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

EPLANNING SECURIITES, INC.

Allegations:

CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, WRONGFUL CONDUCT, AND FAILURE TO SUPERVISE.

Product Type:

Other

Other Product Type(s):

UNSECURED NOTE

Alleged Damages:

\$4,145,300.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status:

Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:

FINRA # 08-02942

Date Notice/Process Served:

08/25/2008

Arbitration Pending?

Yes

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source:

Individual



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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, WRONGFUL CONDUCT, AND FAILURE TO SUPERVISE.

Product Type: Other: UNSECURED NOTE

Alleged Damages: \$4,145,300.00

Customer Complaint Information

Date Complaint Received: 08/25/2008

Complaint Pending? No

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

Status Date: 08/25/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 08-02942

Date Notice/Process Served: 08/25/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/29/2009

Monetary Compensation Amount: \$225,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 5% OF THE ALLEGED DAMAGES. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. CLAIMANTS HAVE ENTERED A NO CONTEST TO EXPUNGMENT OF THIS MATTER FROM MY RECORD.

Disclosure 6 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other



Other Product Type(s): TIC 1031 REAL ESTATE

Alleged Damages: \$147,000.00

Customer Complaint Information

Date Complaint Received: 12/30/2008

Complaint Pending? No

Status: Settled

Status Date: 03/31/2009

Settlement Amount: \$8,972.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-04529

Date Notice/Process Served: 12/30/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$8,972.00

Individual Contribution Amount: \$0.00

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): TIC 1031 REAL ESTATE

Alleged Damages: \$147,000.00

Customer Complaint Information

Date Complaint Received: 12/30/2008



Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 12/30/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-04529

Date Notice/Process Served: 12/30/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$8,972.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

Disclosure 7 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): TIC 1031 REAL ESTATE, MORTGAGE FUND AND UNSECURED NOTE.

Alleged Damages: \$234,800.00

Customer Complaint Information

Date Complaint Received: 12/12/2008

Complaint Pending? No

Status: Settled

Status Date: 03/31/2009

Settlement Amount: \$20,849.00



Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-04527

Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$20,849.00

Individual Contribution Amount: \$0.00

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER. MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): TIC 1031 REAL ESTATE, MORTGAGE FUND, AND UNSECURED NOTE

Alleged Damages: \$234,800.00

Customer Complaint Information

Date Complaint Received: 12/15/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/15/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-04527



Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$20,849.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

Disclosure 8 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): UNSECURED NOTES

Alleged Damages: \$175,000.00

Customer Complaint Information

Date Complaint Received: 12/12/2008

Complaint Pending? No

Status: Settled

Status Date: 03/31/2009

Settlement Amount: \$10,681.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-04446

Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009



Monetary Compensation Amount: \$10,681.00

Individual Contribution Amount: \$0.00

Firm Statement THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ELLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): UNSECURED NOTES

Alleged Damages: \$175,000.00

Customer Complaint Information

Date Complaint Received: 12/15/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/15/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-04446

Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$10,681.00

Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY



FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

Disclosure 9 of 15

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: EPLANNING SECURITIES, INC.

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, UNSUITABILITY, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): TIC 1031 REAL ESTATE,UNSECURED NOTES AND MORTGAGE FUND.

Alleged Damages: \$932,921.00

Customer Complaint Information

Date Complaint Received: 12/12/2008

Complaint Pending? No

Status: Settled

Status Date: 03/31/2009

Settlement Amount: \$62,856.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-04544

Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$62,856.00

Individual Contribution Amount: \$0.00

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.



Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, UNSUITABILITY, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND FAILURE TO SUPERVISE.

Product Type: Other

Other Product Type(s): TIC 1031 REAL ESTATE, UNSECURED NOTES, AND MORTGAGE FUND

Alleged Damages: \$932,921.00

Customer Complaint Information

Date Complaint Received: 12/15/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/15/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-04544

Date Notice/Process Served: 12/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$62,856.00

Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

Disclosure 10 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF



FIDUCIARY DUTY AND NEGLIGENCE.
Product Type: Other
Other Product Type(s): UNSECURED NOTE AND MORTGAGE FUND.
Alleged Damages: \$141,480.00

Customer Complaint Information

Date Complaint Received: 05/14/2008
Complaint Pending? No
Status: Settled
Status Date: 03/31/2009
Settlement Amount: \$9,530.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-03779
Date Notice/Process Served: 12/05/2008
Arbitration Pending? No
Disposition: Settled
Disposition Date: 03/31/2009
Monetary Compensation Amount: \$9,530.00
Individual Contribution Amount: \$0.00

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: EPLANNING SECURITIES, INC.
Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, AND NEGLIGENCE.
Product Type: Other
Other Product Type(s): UNSECURED NOTE AND MORTGAGE FUND
Alleged Damages: \$141,480.00

**Customer Complaint Information**

Date Complaint Received: 12/05/2008
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 12/05/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-03779

Date Notice/Process Served: 12/05/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$9,530.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

Disclosure 11 of 15

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: EPLANNING SECURITIES, INC.

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND UNSUITABILITY.

Product Type: Other

Other Product Type(s): UNSECURED NOTES AND MORTGAGE FUND.

Alleged Damages: \$350,000.00

Customer Complaint Information

Date Complaint Received:
Complaint Pending?
Status: Arbitration/Reparation
Status Date:



Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA # 08-03837

Date Notice/Process Served: 11/10/2008

Arbitration Pending? Yes

Firm Statement THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES FRAUD, BREACH OF FIDUCIARY DUTY, MISREPRESENTATION, UNSUITABILITY, AND NEGLIGENCE.

Product Type: Other: UNSECURED NOTES & MORTGAGE FUND

Alleged Damages: \$350,000.00

Customer Complaint Information

Date Complaint Received: 11/10/2008

Complaint Pending? No

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

Status Date: 11/10/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 08-03837

Date Notice/Process Served: 11/10/2008

Arbitration Pending? No

Disposition: Settled



Disposition Date: 09/02/2009

Monetary Compensation Amount: \$180,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. CLAIMANTS HAVE ENTERED A NO CONTEST TO EXPUNGMENT OF THIS MATTER FROM MY RECORD.

Disclosure 12 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES MISREPRESENTATION, FRAUD, BREACH OF FIDUCIARY DUTY AND NEGLIGENCE.

Product Type: Other

Other Product Type(s): 1031 TIC

Alleged Damages: \$416,900.00

Customer Complaint Information

Date Complaint Received: 11/10/2008

Complaint Pending? No

Status: Settled

Status Date: 03/31/2009

Settlement Amount: \$25,390.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA 08-03796

Date Notice/Process Served: 11/10/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$25,390.00

Individual Contribution Amount: \$0.00

Firm Statement THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE



OF THE BROKER DEALER.MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES FRAUD, BREACH OF FIDUCIARY DUTY, MISREPRESENTATION AND NEGLIGENCE.

Product Type: Other

Other Product Type(s): 1031 TIC

Alleged Damages: \$416,900.00

Customer Complaint Information

Date Complaint Received: 11/10/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/10/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE #08-03796

Date Notice/Process Served: 11/10/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/2009

Monetary Compensation Amount: \$25,390.00

Individual Contribution Amount: \$0.00

Broker Statement

THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 10% OF THE AMOUNT CLAIMED IN DAMAGES. I SHOULD NOT HAVE BEEN NAMED IN THIS CASE. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. I WILL SEEK EXPUNGEMENT.

**Disclosure 13 of 15**

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENT SUPERVISION, AND NEGLIGENCE.

Product Type: Other

Other Product Type(s): UNSECURED NOTE

Alleged Damages: \$168,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA 08-03170

Date Notice/Process Served: 10/08/2008

Arbitration Pending? Yes

Firm Statement

THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER. MR. GAMBLE IS THE PRESIDENT OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

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Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENT SUPERVISION, AND NEGLIGENCE.

Product Type: Other: UNSECURED NOTE

Alleged Damages: \$168,000.00

Is this an oral complaint? No



Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA
Docket/Case #: 08-03170
Filing date of arbitration/CFTC reparation or civil litigation: 09/17/2008

Customer Complaint Information

Date Complaint Received: 10/08/2008
Complaint Pending? No
Status: Settled
Status Date: 08/17/2009
Settlement Amount: \$32,000.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA
Docket/Case #: 08-03170
Date Notice/Process Served: 10/08/2008
Arbitration Pending? No
Disposition: Settled
Disposition Date: 08/17/2009
Monetary Compensation Amount: \$32,000.00
Individual Contribution Amount: \$0.00

Broker Statement

THIS CLAIM DOES NOT PERTAIN TO A CUSTOMER COMPLAINT NOR ANY SALES VIOLATION.MR. GAMBLE HAS HAD NO CONTACT OR INVOLVEMENT WITH ANY OF THE CUSTOMERS. THE ALLEGATIONS PERTAIN TO PRIVATE PLACEMENTS SOLD MADE BY THE BROKER DEALER FOR WHICH MR. GAMBLE SERVED AS PRESIDENT. SUCH OFFERINGS WERE MADE BY THE BROKER DELAER AS A PLACEMENT AGENT PURSUANT TO STRINGENT OUTSIDE LEGAL REVIEW AND INDEPENDENT THIRD PARTY DUE DILIGENCE. MR. GAMBLE IS JOINED BECAUSE HE WAS PRESIDENT OF THE BROKER DELAER AND INTENDS TO DEFEND ALL ALLEGATIONS VIGOROUSLY.

Disclosure 14 of 15

Reporting Source: Individual



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

Allegations: BREACH OF FIDUCIARY DUTY, MISREPRESENTATION, FRAUD, BREACH OF CONTRACT, NEGLIGENCE.

Product Type: Other: TIC 1031 EXCHANGE

Alleged Damages: \$360,230.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

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

Status Date: 07/28/2009

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 08-02492

Date Notice/Process Served: 07/25/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/04/2009

Monetary Compensation Amount: \$50,000.00

Individual Contribution Amount: \$0.00

Broker Statement THIS CASE, WHICH INVOLVED CLAIMS AGAINST ANOTHER REPRESENTATIVE OF MY FORMER BROKER-DEALER, WAS SETTLED BY MY FORMER FIRM FOR LESS THAN 15% OF THE ALLEGED DAMAGES. I DID NOT CONTRIBUTE OR CONSENT TO THE SETTLEMENT AND HAD NO OPPORTUNITY TO DEFEND AGAINST THE ALLEGATIONS, WHICH WERE COMPLETELY BASELESS AS TO ME. CLAIMANTS HAVE ENTERED A NO CONTEST TO EXPUNGMENT OF THIS MATTER FROM MY RECORD.

Disclosure 15 of 15

Reporting Source: Firm

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

Allegations: CLAIMANT ALLEGES FRAUD, NEGLIGENCE, BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY, THEFT.

Product Type: Other



Other Product Type(s): NON-SECURITIZED CORP NOTE.

Alleged Damages: \$225,500.00

Customer Complaint Information

Date Complaint Received: 07/29/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/12/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE NUMBER: 08-02851

Date Notice/Process Served: 09/12/2008

Arbitration Pending? Yes

Firm Statement THIS IS A CUSTOMER COMPLAINT AGAINST A FORMER REPRESENTATIVE OF THE BROKER DEALER. MR. GAMBLE WAS THE PRESIDENT/CEO OF THE BROKER DEALER. MR. GAMBLE HAS HAD NO DEALINGS WITH THE CLAIMANT, WAS NOT INVOLVED IN THE CIRCUMSTANCES GIVING RISE TO THIS ALLEGED CLAIM AND THERE ARE NO SPECIFIC ALLEGATIONS AGAINST HIM WHATSOEVER. THE CLAIMANT HAS OBVIOUSLY NAMED MR. GAMBLE IN THE COMPLAINT IMPROPERLY AND SOLELY FOR HARASSMENT PURPOSES. THE CLAIM IS UTTERLY MERIT LESS AND MR. GAMBLE INTENDS TO DISPUTE IT VIGOROUSLY.

Reporting Source: Individual

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

Allegations: CLAIMANT ALLEGES FRAUD, NEGLIGENCE, BREACH OF CONTRACT, BREACH OF FIDUCIARY DUTY, THEFT.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$225,500.00

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: 07/29/2008

Complaint Pending? No

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

Status Date: 09/15/2008



Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: UNKNOWN

Date Notice/Process Served: 09/15/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/26/2010

Monetary Compensation Amount: \$115,000.00

Individual Contribution Amount: \$0.00

Broker Statement

THE SETTLEMENT AGREEMENT STIPULATES THAT THE CLAIMS AGAINST CLIFFORD GAMBLE WERE WITHDRAWN ON THE BASIS THAT HE WAS NOT INVOLVED IN ANY BROKER MISCONDUCT AND THERE IS NO CONTEST TO EXPUNGEMENT.



End of Report

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