



IAPD Report

CURTIS WAYNE CHAMBERS

CRD# 2794817

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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

CURTIS WAYNE CHAMBERS (CRD# 2794817)

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 **07/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	03/13/2009
IA	LPL FINANCIAL LLC	CRD# 6413	03/25/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **44** 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	EDWARD JONES	250	CLEARWATER, FL	11/07/2006 - 03/17/2009
B	EDWARD JONES	250	CLEARWATER, FL	11/06/1996 - 03/17/2009

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	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 **44** 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 Representative	Approved	03/13/2009
B	FINRA	General Securities Principal	Approved	05/13/2009
B	Alabama	Agent	Approved	06/05/2013
B	Alaska	Agent	Approved	07/20/2012
B	Arizona	Agent	Approved	07/18/2013
B	Arkansas	Agent	Approved	03/31/2009
B	California	Agent	Approved	10/30/2012
B	Colorado	Agent	Approved	03/12/2013
B	Connecticut	Agent	Approved	08/07/2013
B	Delaware	Agent	Approved	06/02/2014
B	District of Columbia	Agent	Approved	06/05/2009
B	Florida	Agent	Approved	03/13/2009
IA	Florida	Investment Adviser Representative	Approved	03/25/2009



Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	10/29/2009
B	Idaho	Agent	Approved	03/10/2023
B	Illinois	Agent	Approved	05/05/2009
B	Indiana	Agent	Approved	03/29/2018
B	Kansas	Agent	Approved	07/02/2019
B	Kentucky	Agent	Approved	03/02/2012
B	Maine	Agent	Approved	01/31/2013
B	Maryland	Agent	Approved	11/02/2011
B	Massachusetts	Agent	Approved	06/03/2011
B	Michigan	Agent	Approved	04/29/2009
B	Minnesota	Agent	Approved	06/06/2011
B	Mississippi	Agent	Approved	04/28/2015
B	Missouri	Agent	Approved	09/23/2013
B	Nebraska	Agent	Approved	03/27/2013
B	Nevada	Agent	Approved	08/30/2018
B	New Hampshire	Agent	Approved	01/31/2013
B	New Jersey	Agent	Approved	03/12/2013
B	New Mexico	Agent	Approved	03/12/2013
B	New York	Agent	Approved	04/04/2011



Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	06/09/2009
B	Ohio	Agent	Approved	04/21/2009
B	Oklahoma	Agent	Approved	07/02/2019
B	Oregon	Agent	Approved	12/21/2015
B	Pennsylvania	Agent	Approved	06/10/2009
B	Rhode Island	Agent	Approved	07/18/2025
B	South Carolina	Agent	Approved	03/21/2013
B	Tennessee	Agent	Approved	06/22/2023
B	Texas	Agent	Approved	05/11/2009
IA	Texas	Investment Adviser Representative	Approved	09/03/2009
B	Utah	Agent	Approved	07/02/2019
B	Vermont	Agent	Approved	06/22/2023
B	Virginia	Agent	Approved	06/16/2011
B	Washington	Agent	Approved	11/03/2022
B	West Virginia	Agent	Approved	01/20/2012
B	Wisconsin	Agent	Approved	05/12/2009

Branch Office Locations

LPL FINANCIAL LLC
285 CLEARWATER LARGO RD N
LARGO, FL 33770-2343



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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/12/2009

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	11/05/1996

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/07/1996



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	11/07/2006 - 03/17/2009	EDWARD JONES	CRD# 250	CLEARWATER, FL
B	11/06/1996 - 03/17/2009	EDWARD JONES	CRD# 250	CLEARWATER, 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
03/2009 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LARGO, FL, 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.

- 03/31/09 - Chambers Financial Group - INV REL - AT REPORTED LOCATION - DBA for LPL Business (entity for LPL business)
- 03/26/2013 - NO BUSINESS NAME - INV REL - Other-Author - 2% TIME SPENT - I am publishing/have co-written a book with my father on tax policy in the united states.
- 2/23/2021 - Chambers Financial Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 02/04/2021 - 80 Hours Per Month During Securities 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	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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 10/05-04/29/10: THE CLIENT CLAIMS THE FINANCIAL ADVISOR TOLD HER THAT HER TRUST WOULD GROW OVER TIME AND WOULD COST NOTHING TO TRANSFER AND STATES THERE WAS A \$13,000 DISCREPANCY AFTER THE TRANSFER. THE CLIENT STATES THE FINANCIAL ADVISOR EXPLAINED SHE HAD ACQUIRED A DEBT OF \$5,000 FROM A MARGIN LOAN SHE WAS UNAWARE OF BUT THAT LEFT \$8,000 UNACCOUNTED FOR. THE CLIENT ALSO CLAIMS THAT AN INVESTMENT, RESIDENT ASSET, WAS PURCHASED IN 9/05 (CLIENT ACTUALLY STATED 9/03, HOWEVER, ACCOUNT WAS ESTABLISHED 9/05) WITHOUT HER AUTHORIZATION. THE CLIENT ALSO STATES HAD THE FINANCIAL ADVISOR RETURNED HER CALLS SHE WOULD HAVE LOST \$20,000 INSTEAD OF ONE THIRD OF HER TRUST.

Product Type: Debt-Asset Backed

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000.

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:** 04/29/2010**Complaint Pending?** No**Status:** Denied**Status Date:** 06/03/2010**Settlement Amount:****Individual Contribution Amount:****Firm Statement**

THE FINANCIAL ADVISOR STATED HE DID NOT GUARANTEE THE ACCOUNT WOULD GROW AS THIS WOULD HAVE BEEN GUARANTEEING PERFORMANCE, WHICH THE FINANCIAL ADVISOR STATED HE WOULD NOT DO. THE FINANCIAL ADVISOR STATED THAT HE DID ADVISE THE CLIENT THAT EDWARD JONES WOULD CHARGE NO FEES TO TRANSFER THE ACCOUNT TO EDWARD JONES AND IT DOES NOT APPEAR AS THOUGH ANY WERE CHARGED. EDWARD JONES' CUSTOMER ACCOUNT TRANSFER AREA RESEARCHED THE CLAIM OF A \$13,000 DISCREPANCY AFTER THE TRANSFER. CAT INDICATED THAT ALL INVESTMENTS APPEAR TO HAVE BEEN RECEIVED IN ACCORDING TO THE TRANSFER INSTRUCTIONS AND RECOMMENDED THE CLIENT CONTACT THE INITIATING FIRM TO SEE WHAT ACTIVITY MAY HAVE OCCURRED AT THAT TIME THAT COULD HAVE AFFECTED THE TRANSFER. THE FINANCIAL ADVISOR STATED THAT A CMO WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION IN 2005. THE CLIENT RECEIVED A CONFIRM, PROSPECTUS, THE INVESTMENT HAS BEEN REFLECTED ON STATEMENTS SINCE PURCHASED IN 2005 AND THE CLIENT HAS RECEIVED INTEREST PAYMENTS FROM THIS INVESTMENT. THE FINANCIAL ADVISOR STATED THE CMO HAS ALSO BEEN PART OF THE CLIENT'S ACCOUNT REVIEWS. THE FINANCIAL ADVISOR'S NOTES INDICATE REGULAR CONTACT WITH THE CLIENT REGARDING HER ACCOUNT AND HAD THE CLIENT WISHED TO PLACE A TRADE IN THE FINANCIAL ADVISORS ABSENCE THE HOME OFFICE NUMBER IS LISTED ON THE STATEMENTS. IT APPEARS AS THOUGH THE CONCERNS THAT HAVE BEEN RAISED HAVE BEEN HANDLED PROPERLY BY THE FINANCIAL ADVISOR.

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Reporting Source: Individual**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

Allegations: 10/05-0429/10: THE CLIENT CLAIMS THE FINANCIAL ADVISOR TOLD HER THE HER TRUST WOULD GROW OVER TIME AND WOULD COST NOTHING TO TRANSFER AND STATES THERE WAS A \$13,000 DISCREPANCY AFTER THE TRANSFER. THE CLIENT STATES THE FINANCIAL ADVISOR EXPLAINED SHE HAD ACQUIRED A DEBT OF \$5,000 FROM A MARGIN LOAN SHE WAS UNAWARE OF BUT THAT LEFT \$8,000 UNACCOUNTED FOR. THE CLIENT ALSO CLAIMS THAT AN INVESTMENT, RESIDENT ASSET, WAS PURCHASED IN 9/05 (CLIENT ACTUALLY STATED 9/03, HOWEVER, ACCOUNT WAS ESTABLISHED 9/05) WITHOUT HER AUTHORIZATION. THE CLIENT ALSO STATES HAD THE FINANCIAL ADVISOR RETURNED HER CALLS SHE WOULD HAVE LOST \$20,000 INSTEAD OF ONE THIRD OF HER TRUST.

Product Type: Debt-Asset Backed**Alleged Damages:** \$5,000.00



Alleged Damages Amount Explanation (if amount not exact):

ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000

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:

04/29/2010

Complaint Pending?

No

Status:

Denied

Status Date:

06/03/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE FINANCIAL ADVISOR STATED HE DID NOT GUARANTEE THE ACCOUNT WOULD GROW AS THIS WOULD HAVE BEEN GUARANTEEING PERFORMANCE, WHICH THE FINANCIAL ADVISOR STATED HE WOULD NOT DO. THE FINANCIAL ADVISOR STATED THAT HE DID ADVISE THE CLIENT THAT EDWARD JONES WOULD CHARGE NO FEES TO TRANSFER THE ACCOUNT TO EDWARD JONES AND IT DOES NOT APPEAR AS THOUGH ANY WERE CHARGED. EDWARD JONES' CUSTOMER ACCOUNT TRANSFER AREA RESEARCHED THE CLAIM OF A \$13,000 DISCREPANCY AFTER THE TRANSFER. CAT INDICATED THAT ALL INVESTMENTS APPEAR TO HAVE BEEN RECEIVED IN ACCORDING TO THE TRANSFER INSTRUCTIONS AND RECOMMENDED THE CLIENT CONTACT THE INITIATING FIRM TO SEE WHAT ACTIVITY MAY HAVE OCCURRED AT THAT TIME THAT COULD HAVE AFFECTED THE TRANSFER. THE FINANCIAL ADVISOR STATED THAT A CMO WAS PURCHASED WITH THE CLIENT'S AUTHORIZATION IN 2005. THE CLIENT RECEIVED A CONFIRM, PROSPECTUS, THE INVESTMENT HAS BEEN REFLECTED ON STATEMENTS SINCE PURCHASED IN 2005 AND THE CLIENT HAS RECEIVED INTEREST PAYMENTS FROM THIS INVESTMENT. THE FINANCIAL ADVISOR STATED THE CMO HAS ALSO BEEN PART OF THE CLIENT'S ACCOUNT REVIEWS. THE FINANCIAL ADVISOR'S NOTES INDICATE REGULAR CONTACT WITH THE CLIENT REGARDING HER ACCOUNT AND HAD THE CLIENT WISHED TO PLACE A TRADE IN THE FINANCIAL ADVISORS ABSENCE THE HOME OFFICE NUMBER IS LISTED ON THE STATEMENTS. IT APPEARS AS THOUGH THE CONCERNS THAT HAVE BEEN RAISED HAVE BEEN HANDLED PROPERLY BY THE FINANCIAL ADVISOR.

Disclosure 2 of 2

Reporting Source:

Firm

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

7/12/08-9/15/08; THE POA CLAIMS THAT AFTER THE DEATH OF ONE OF THE JOINT OWNERS IN JULY 2008 THE FORMER FINANCIAL ADVISOR WAS INSTRUCTED TO LIQUIDATE THE INVESTMENTS LEFT IN THE ACCOUNT.



THE POA CLAIMS THAT THE FORMER FINANCIAL ADVISOR STATED HE WOULD CHECK INTO THE ESTATE FEATURE ALSO. THE POA CLAIMS THERE WAS NO FOLLOW UP SO HE CONTACTED THE BRANCH IN AUGUST 2008 BUT CLAIMS TO HAVE NOT HEARD BACK FROM HIM UNTIL 9/15 WHEN THE FINANCIAL ADVISOR ADVISED OF THE BANKRUPTCY. THE POA STATES THAT TWO MONTHS ELAPSED BEFORE HE HEARD ANYTHING AND FEELS THAT THE FINANCIAL ADVISOR DISREGARDED HIS INSTRUCTIONS. LOSSES EXCEED \$5,000.

Product Type: Debt-Corporate

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$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: 12/07/2009

Complaint Pending? No

Status: Denied

Status Date: 12/18/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement

AFTER REVIEW OF THE MATTER IT HAS BEEN DETERMINED THAT THE POA SIGNED A DEATH REDEMPTION PROCESSING LETTER OF AUTHORIZATION ON 7/18/08 REQUESTING THAT THE BOND BE SUBMITTED FOR REDEMPTION UNDER THE ESTATE FEATURE. THE BOND WAS PUT IN LINE ON 7/30/08, HOWEVER, AS A RESULT OF THE SITUATION SURROUNDING LEHMAN BROS NO CLIENTS HAVE BEEN PAID YET. THE CLAIM OF FAILURE TO FOLLOW INSTRUCTIONS IS DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 7/12/08-9/15/08; THE POA CLAIMS THAT AFTER THE DEATH OF ONE OF THE JOINT OWNERS IN JULY 2008 THE FORMER FINANCIAL ADVISOR WAS INSTRUCTED TO LIQUIDATE THE INVESTMENTS LEFT IN THE ACCOUNT. THE POA CLAIMS THAT THE FORMER FINANCIAL ADVISOR STATED HE WOULD CHECK INTO THE ESTATE FEATURE ALSO. THE POA CLAIMS THERE WAS NO FOLLOW UP SO HE CONTACTED THE BRANCH IN AUGUST 2008 BUT CLAIMS TO HAVE NOT HEARD BACK FROM HIM UNTIL 9/15 WHEN THE FINANCIAL ADVISOR ADVISED OF THE BANKRUPTCY. THE POA STATES THAT TWO MONTHS ELAPSED BEFORE HE HEARD ANYTHING AND FEELS THAT THE FINANCIAL ADVISOR DISREGARDED HIS INSTRUCTIONS.



	LOSSES EXCEED \$5,000.
Product Type:	Debt-Corporate
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$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:	12/07/2009
Complaint Pending?	No
Status:	Denied
Status Date:	12/18/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AFTER REVIEW OF THE MATTER IT HAS BEEN DETERMINED THAT THE POA SIGNED A DEATH REDEMPTION PROCESSING LETTER OF AUTHORIZATION ON 7/18/08 REQUESTING THAT THE BOND BE SUBMITTED FOR REDEMPTION UNDER THE ESTATE FEATURE. THE BOND WAS PUT IN LINE ON 7/30/08, HOWEVER, AS A RESULT OF THE SITUATION SUROUNDING LEHMAN BROS NO CLIENTS HAVE BEEN PAID YET. THE CLAIM OF FAILURE TO FOLLOW INSTRUCTIONS IS DENIED.



End of Report

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