



IAPD Report

J. STANDISH FORTIN

CRD# 3008070

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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

J. STANDISH FORTIN (CRD# 3008070)

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 **01/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CFD INVESTMENTS, INC.	CRD# 25427	12/02/2016
IA	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	12/02/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	FORTIN ADVISORY	282551	cincinnati, OH	08/01/2016 - 05/04/2017
B	MONEY CONCEPTS CAPITAL CORP	12963	CINCINNATI, OH	06/13/2016 - 07/15/2016
IA	MONEY CONCEPTS ADVISORY SERVICE	12963	CINCINNATI, OH	06/06/2016 - 07/15/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CFD INVESTMENTS, INC.**
Main Address: 2704 S GOYER RD
KOKOMO, IN 46902
Firm ID#: 25427

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	12/02/2016
B	Arizona	Agent	Approved	03/08/2021
B	Florida	Agent	Approved	01/10/2017
B	Georgia	Agent	Approved	03/08/2017
B	Illinois	Agent	Approved	01/20/2026
B	Indiana	Agent	Approved	03/08/2017
B	Kentucky	Agent	Approved	05/02/2017
B	Michigan	Agent	Approved	02/04/2019
B	Ohio	Agent	Approved	12/05/2016
B	Tennessee	Agent	Approved	01/13/2026
B	Virginia	Agent	Approved	03/08/2017

Branch Office Locations

8044 Montgomery Road
Suite 700



Qualifications


CINCINNATI, OH 45236

Employment 2 of 2

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**

Main Address: 2704 S GOYER RD
KOKOMO, IN 46902

Firm ID#: 109032

Regulator	Registration	Status	Date
 Ohio	Investment Adviser Representative	Approved	12/02/2016

Branch Office Locations

CREATIVE FINANCIAL DESIGNS, INC.

8044 Montgomery Road
Suite 700
CINCINNATI, OH 45236



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/13/2016
 General Securities Representative Examination (S7)	Series 7	08/21/1998

State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	03/07/2017
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/22/1999

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	08/01/2016 - 05/04/2017	FORTIN ADVISORY	CRD# 282551	cincinnati, OH
B	06/13/2016 - 07/15/2016	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	CINCINNATI, OH
IA	06/06/2016 - 07/15/2016	MONEY CONCEPTS ADVISORY SERVICE	CRD# 12963	CINCINNATI, OH
IA	02/08/2016 - 07/01/2016	FORTIN ADVISORY	CRD# 282551	CINCINNATI, OH
IA	08/21/2006 - 11/09/2015	WHITEHALL FINANCIAL SERVICES, INC.	CRD# 141486	CINCINNATI, OH
B	08/18/2006 - 12/19/2008	GREAT AMERICAN ADVISORS, INC.	CRD# 36451	CINCINNATI, OH
IA	09/21/2004 - 09/20/2006	UBS FINANCIAL SERVICES INC.	CRD# 8174	CINCINNATI, OH
B	09/17/2004 - 09/20/2006	UBS FINANCIAL SERVICES INC.	CRD# 8174	CINCINNATI, OH
IA	12/16/2002 - 09/16/2004	QUICK & REILLY, INC.	CRD# 11217	CINCINNATI, OH
B	11/27/2001 - 09/16/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	10/14/1999 - 04/23/2001	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	08/24/1998 - 06/03/1999	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ

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
11/2016 - Present	Creative Financial Designs, Inc.	Investment Adviser Representative	Y	Kokomo, IN, United States
11/2016 - Present	cfid Investments, Inc	Registered Representative	Y	Kokomo, IN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2015 - 01/2017	FORTIN ADVISORY	CCO	Y	Cincinnati, OH, United States
05/2016 - 07/2016	MONEY CONCEPTS CAPITAL CORP	Registered Representative	Y	Palm Beach Gardens, 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.

1. Fortin Insurance, Inc.-Independent Insurance Sales-Investment related-Sycamore Township, OH
2. Creative Financial Designs
3. Your Wealth Center -DBA-Investment related-Sycamore Township, OH



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

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



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	2
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	Ohio Department of Insurance
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	09/07/2016
Docket/Case Number:	24146
Employing firm when activity occurred which led to the regulatory action:	Great American Advisors
Product Type:	No Product
Allegations:	Failure to disclose FINRA suspension.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/07/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1



Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$500.00
Portion Levied against individual:	\$500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I did not understand that the public disclosure on my FINRA broker check was not sufficient.
Disclosure 2 of 2	
Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	12/16/2008
Docket/Case Number:	07 - 03545
Employing firm when activity occurred which led to the regulatory action:	N/A
Product Type:	No Product
Allegations:	FORTIN FAILED TO COMPLY WITH AN ARBITRATION AWARD OR SETTLEMENT AGREEMENT OR TO SATISFACTORILY RESPOND TO A FINRA REQUEST TO PROVIDE INFORMATION CONCERNING THE STATUS OF COMPLIANCE.
Current Status:	Final
Resolution:	Letter
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/16/2008
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: any capacity

Duration: N/A



Start Date: 12/16/2008
End Date: 02/29/2016

Regulator Statement Pursuant to Article VI, Section 3 of FINRA By-Laws, and FINRA Rule 9554, Respondent Fortin is suspended on December 16, 2008 for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance. Suspension lifted on February 29, 2016.

Reporting Source: Firm
Regulatory Action Initiated By: FINANCIAL INDUSTRY REGULATORY AUTHORITY ("FINRA")
Sanction(s) Sought: Suspension
Date Initiated: 12/16/2008
Docket/Case Number: [07 - 03545](#)
Employing firm when activity occurred which led to the regulatory action: UBS Financial Services Inc.
Product Type: No Product
Allegations: JOSHUA STANDISH FORTIN ("FORTIN") FAILED TO COMPLY WITH AN ARBITRATION AWARD OR SETTLEMENT AGREEMENT OR TO SATISFACTORILY RESPOND TO A FINRA REQUEST TO PROVIDE INFORMATION CONCERNING THE STATUS OF COMPLIANCE.
Current Status: Final
Resolution: FINRA lifted the suspension on February 29, 2016.
Resolution Date: 02/29/2016
Sanctions Ordered: Other: FINRA has lifted the suspension effective February 29, 2016 as Fortin has now adequately complied with the resolution of the dispute in question.
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Firm Statement

Great American Advisors, Inc. learned on April 12, 2016 that FINRA had lifted its suspension of Fortin effective February 29, 2016.

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Reporting Source:

Firm



Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	12/16/2008
Docket/Case Number:	07 - 03545
Employing firm when activity occurred which led to the regulatory action:	Great American Advisors
Product Type:	No Product
Allegations:	Suspension previously reported
Current Status:	Final
Resolution:	Decision
Resolution Date:	12/16/2008
Sanctions Ordered:	Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	Disqualification
Duration:	Ongoing
Start Date:	12/16/2008
End Date:	

Firm Statement Previously Reported

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	12/16/2008
Docket/Case Number:	07 - 03545



Employing firm when activity occurred which led to the regulatory action:	UBS FINANCIAL SERVICES
Product Type:	No Product
Allegations:	FAILURE TO COMPLY WITH ARBITRATION REWARD REGARDING FORGIVABLE LOAN
Current Status:	Final
Resolution:	Settled
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	12/16/2008
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	GENERAL SECURITIES REPRESENTATIVE
Duration:	Temporary
Start Date:	12/16/2008
End Date:	02/29/2016



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:	Individual
Employing firm when activities occurred which led to the complaint:	CFD INVESTMENTS, INC.
Allegations:	Client alleges that she did not receive all distributions requested through the policy. Concerns relate to February of 2022 thru June 2025.
Product Type:	Annuity-Variable
Alleged Damages:	\$7,056.00
Alleged Damages Amount Explanation (if amount not exact):	This is amount identified, though not clear if other amounts are also alleged.
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:	05/28/2025
Complaint Pending?	No
Status:	Denied
Status Date:	06/11/2025

Settlement Amount:

Individual Contribution Amount:

Broker Statement

Client states she did not receive payment for the first 6 months (or 12 months) months of 2025 from her Venerable and Lincoln accounts. Through investigating the client account statements and banking deposit information provided by the client, it was determined the client did receive the full amounts due to her. The client accelerated the payments for the contracts which maxed out the contract payments for remainder of the 2025 contract year. The client will not receive another payment until July 2025.

The client states that the payment amounts received were less then should have been, it was determined that the 10% tax withholding was not taken into consideration by the client. Subsequent to the filing of this complaint, Client acknowledged that the complaint resulted from her misunderstanding.

Disclosure 2 of 2

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

QUICK & REILLY, INC.

Allegations:

CUSTOMER COMPLAINT ALLEGES THAT REGISTERED REPRESENTATIVE JOSHUA FORTIN FAILED TO PROPERLY DISCLOSE EXPENSE RATIOS AND SALES CHARGE INFORMATION REGARDING TWO PURCHASES IN ONE MUNICIPAL BOND FUND.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$15,194.27

Customer Complaint Information**Date Complaint Received:**

04/04/2003

Complaint Pending?

No

Status:

Denied

Status Date:

08/01/2003

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

WITHOUT ADMITTING LIABILITY AND AS A COMPROMISE OF CLAIMS ASSERTED, ON 5/12/03 QUICK & REILLY OFFERED TO LIQUIDATE THE FUNDS IN QUESTIONS AND COMPENSATE THE CUSTOMER FOR ANY LOSSES REALIZED THROUGH THE SALE. THE CUSTOMER VERBALLY ACCEPTED THIS ARRANGEMENT, BUT SUBSEQUENTLY REFUSED TO SIGN A RELEASE CONFIRMING THE RESOLUTION. THE CUSTOMER WAS ADVISED IN WRITING ON 7/29/2003 THAT THE EXECUTED RELEASE MUST BE RETURNED TO Q&R ON OR BEFORE 8/1/03 OR THE OFFER WOULD BE WITHDRAWN. THE CUSTOMER FAILED TO RETURN THE RELEASE BY THE SPECIFIED DATE AND THE SETTLEMENT OFFER WAS WITHDRAWN.



End of Report

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