



## IAPD Report

# FRANK JAMES SCHOEN

CRD# 3024903

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

### FRANK JAMES SCHOEN (CRD# 3024903)

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 **05/21/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012
IA	TRANSAMERICA FINANCIAL ADVISORS, LLC	CRD# 16164	01/06/2012

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	EAST DUNDEE, IL	06/14/2011 - 01/06/2012
B	WORLD GROUP SECURITIES, INC.	114473	EAST DUNDEE, IL	01/09/2006 - 01/06/2012
B	WORLD GROUP SECURITIES, INC.	114473	DULUTH, GA	05/14/2004 - 08/04/2005

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
Criminal	12
Financial	1
Judgment/Lien	4



## 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 8 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **TRANSAMERICA FINANCIAL ADVISORS, LLC**  
Main Address: TWO LIBERTY PLACE  
50 SOUTH 16TH STREET, SUITE 3700  
PHILADELPHIA, PA 19102  
Firm ID#: 16164

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	01/06/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/06/2012
B	Florida	Agent	Approved	06/13/2025
B	Georgia	Agent	Approved	02/16/2015
B	Illinois	Agent	Approved	01/06/2012
IA	Illinois	Investment Adviser Representative	Approved	01/06/2012
B	Kentucky	Agent	Approved	02/26/2025
B	Massachusetts	Agent	Approved	08/24/2022
B	Michigan	Agent	Approved	08/04/2025
B	Texas	Agent	Approved	02/21/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	02/20/2018
B	Wisconsin	Agent	Approved	10/01/2024



## Qualifications

### Branch Office Locations

#### **TRANSAMERICA FINANCIAL ADVISORS, LLC**

2000 Center Dr,  
Suite East C209  
Hoffman Estates, IL 60192



## 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
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/28/1998

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/26/1998

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	03/16/2011
Uniform Securities Agent State Law Examination (S63)	Series 63	04/13/1998

### PROFESSIONAL DESIGNATIONS

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

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	06/14/2011 - 01/06/2012	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	EAST DUNDEE, IL
B	01/09/2006 - 01/06/2012	WORLD GROUP SECURITIES, INC.	CRD# 114473	EAST DUNDEE, IL
B	05/14/2004 - 08/04/2005	WORLD GROUP SECURITIES, INC.	CRD# 114473	DULUTH, GA
B	04/12/2002 - 08/21/2003	WORLD GROUP SECURITIES, INC.	CRD# 114473	DULUTH, GA
B	03/27/1998 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

### 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
04/2025 - Present	S2C Tax & Accounting Services LLC	Owner	Y	Hoffman Estates, IL, United States
07/2021 - Present	The Force Agency, Inc	Owner	Y	Meadows, IL, United States
01/2012 - Present	TRANSAMERICA FINANCIAL ADVISORS, INC	Mass Transfer	Y	EAST DUNDEE, IL, United States
06/2001 - Present	WORLD FINANCIAL GROUP, INC.	ASSOC.	Y	EAST DUNDEE, IL, United States
12/2018 - 04/2025	ROLLING MEADOWS CHAMBER OF COMMERCE	BOARD OF DIRECTORS	Y	ROLLING MEADOWS, IL, United States
08/2022 - 10/2022	Betr LLC	Agent	N	Alpharetta, GA, United States
10/2007 - 08/2022	WEST SUBURBAN COMPANIES	TAX PREPARATIONS	N	OAKBROOK, IL, United States
10/2009 - 01/2021	THE UNITED TEAMS OF CHICAGO	ADMINISTER	N	SOUTH BARRINGTON, IL, United States



## Registration & Employment History



### 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.

Sales of insurance products and non-insurance products, part-time or full-time, for companies affiliated with Transamerica Financial Advisors, Inc

The Force Agency, Inc/ 0721-Present / 3701 Algonquin Rd 635A Rolling Meadows, IL 60008/ Owner / Support WFG Activities / Hrs. Work Monthly: 20 / Sec Trading Hrs: 1 / Provide support for WFG business activities.

#### S2C TAX & ACCOUNTING SERVICES LLC

POSITION: Owner NATURE: Tax Preparation and Accounting INVESTMENT RELATED: No NUMBER OF HOURS: 10

SECURITIES TRADING HOURS: 0 START DATE: 04/15/2025

ADDRESS: 2000 Center Dr STE E209B, Hoffman Estates IL 60192, United States

DESCRIPTION: Preparing Taxes and Accounting services



## 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
Criminal	12
Financial	1
Judgment/Lien	4

### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 12

<b>Reporting Source:</b>	Individual
<b>Formal Charges were brought in:</b>	COUNTY
<b>Name of Court:</b>	DUVAL COUNTY CLERK OF COURT
<b>Location of Court:</b>	DUVAL COUNTY, FL
<b>Docket/Case #:</b>	16-1991-MM-056641
<b>Charge Date:</b>	07/30/1991
<b>Charge(s) 1 of 1</b>	
<b>Formal Charge(s)/Description:</b>	WORTHLESS CHECK OBTAINING PROPERTY LESS THAN \$150
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Misdemeanor
<b>Plea for each charge:</b>	NO PLEA
<b>Disposition of charge:</b>	Dismissed
<b>Current Status:</b>	Final
<b>Status Date:</b>	09/17/2000
<b>Disposition Date:</b>	09/17/2000
<b>Sentence/Penalty:</b>	DISMISSED ON 09/17/2000
<b>Broker Statement</b>	MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.



**Disclosure 2 of 12**

**Reporting Source:** Individual  
**Formal Charges were brought in:** COUNTY  
**Name of Court:** DUVAL COUNTY CLERK OF COURTS  
**Location of Court:** DUVAL COUNTY, FL  
**Docket/Case #:** 16-1991-MM-031623  
**Charge Date:** 05/14/1991  
**Charge(s) 1 of 1**  
**Formal Charge(s)/Description:** WORTHLESS CHECK OBTAINING PROPERTY LESS THAN \$150.00  
**No of Counts:** 1  
**Felony or Misdemeanor:** Misdemeanor  
**Plea for each charge:** NO PLEA  
**Disposition of charge:** Dismissed  
**Current Status:** Final  
**Status Date:** 09/17/2000  
**Disposition Date:** 09/17/2000  
**Sentence/Penalty:** DISMISSED 9/17/2000  
**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 3 of 12**

**Reporting Source:** Individual  
**Formal Charges were brought in:** COUNTY  
**Name of Court:** DUVAL COUNTY CLERK OF COURTS  
**Location of Court:** DUVAL COUNTY, FL  
**Docket/Case #:** 16-1991-MM003250  
**Charge Date:** 01/04/1991  
**Charge(s) 1 of 1**  
**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS THAN \$150.00  
**No of Counts:** 1  
**Felony or Misdemeanor:** Misdemeanor  
**Plea for each charge:** NO PLEA  
**Disposition of charge:** Dismissed



**Current Status:** Final  
**Status Date:** 09/17/2000  
**Disposition Date:** 09/17/2000  
**Sentence/Penalty:** DISMISSED 09/17/2000  
**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 4 of 12**

**Reporting Source:** Individual  
**Formal Charges were brought in:** COUNTY  
**Name of Court:** DUVAL COUNTY CLERK OF COURTS  
**Location of Court:** DUVAL COUNTY, FL  
**Docket/Case #:** 16-1991-MM-031622  
**Charge Date:** 05/14/1991  
**Charge(s) 1 of 1**  
**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS THAN \$150.00  
**No of Counts:** 1  
**Felony or Misdemeanor:** Misdemeanor  
**Plea for each charge:** NO PLEA  
**Disposition of charge:** Dismissed  
**Current Status:** Final  
**Status Date:** 09/17/2000  
**Disposition Date:** 09/17/2000  
**Sentence/Penalty:** DISMISSED 09/17/2000  
**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 5 of 12**

**Reporting Source:** Individual  
**Formal Charges were brought in:** COUNTY  
**Name of Court:** DUVAL COUNTY CLERK OF COURTS  
**Location of Court:** DUVAL COUNTY, FL  
**Docket/Case #:** 16-1991-MM-031624  
**Charge Date:** 05/14/1991  
**Charge(s) 1 of 1**



**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS THAN \$150.00

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NO PLEA

**Disposition of charge:** Dismissed

**Current Status:** Final

**Status Date:** 09/17/2000

**Disposition Date:** 09/17/2000

**Sentence/Penalty:** DISMISSED 09/17/2000

**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 6 of 12**

**Reporting Source:** Individual

**Formal Charges were brought in:** COUNTY

**Name of Court:** DUVAL COUNTY CLERK OF COURTS

**Location of Court:** DUVAL COUNTY, FL

**Docket/Case #:** 16-1991-MM-039027

**Charge Date:** 06/04/1991

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS THAN \$150.00

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NO PLEA

**Disposition of charge:** Dismissed

**Current Status:** Final

**Status Date:** 09/17/2000

**Disposition Date:** 09/17/2000

**Sentence/Penalty:** DISMISSED 09/17/2000

**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 7 of 12**

**Reporting Source:** Individual



**Formal Charges were brought in:** COUNTY

**Name of Court:** DUVAL COUNTY CLERK OF COURTS

**Location of Court:** DUVAL COUNTY, FL

**Docket/Case #:** 16-1991-MM-003251

**Charge Date:** 01/04/1991

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS THAN \$150.00

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NO PLEA

**Disposition of charge:** Dismissed

**Current Status:** Final

**Status Date:** 09/17/2000

**Disposition Date:** 09/17/2000

**Sentence/Penalty:** DISMISSED 9/17/2000

**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 8 of 12**

**Reporting Source:** Individual

**Formal Charges were brought in:** COUNTY

**Name of Court:** DUVAL COUNTY CLERK OF COURTS

**Location of Court:** DUVAL COUNTY, FL

**Docket/Case #:** 16-1990-MM-076252

**Charge Date:** 12/11/1990

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** WORTHLESS CHEKC - OBTAINING PROPERTY LESS THAN \$150.00

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NO PLEA

**Disposition of charge:** Dismissed

**Current Status:** Final

**Status Date:** 09/17/2000

**Disposition Date:** 09/17/2000



**Sentence/Penalty:** DISMISSED 09/17/2000

**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 9 of 12**

**Reporting Source:** Individual

**Formal Charges were brought in:** COUNTY

**Name of Court:** DUVAL COUNTY CLERK OF COURTS

**Location of Court:** DUVAL COUNTY, FL

**Docket/Case #:** 16-1990- MM-073064

**Charge Date:** 11/20/1990

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESSS THAN \$150.00

**No of Counts:** 1

**Felony or Misdemeanor:** Misdemeanor

**Plea for each charge:** NO PLEA

**Disposition of charge:**

**Current Status:** Final

**Status Date:** 09/17/2000

**Disposition Date:** 09/17/2000

**Sentence/Penalty:** DISMISSED 09/17/2000

**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 10 of 12**

**Reporting Source:** Individual

**Formal Charges were brought in:** COUNTY

**Name of Court:** DUVAL COUNTY CLERK OF COURT

**Location of Court:** DUVAL COUNTY, FL

**Docket/Case #:** 16-1990-MM-076250

**Charge Date:** 12/11/1990

**Charge(s) 1 of 1**

**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS TAN \$150.00

**No of Counts:** 1



**Felony or Misdemeanor:** Misdemeanor  
**Plea for each charge:** NO PLEA  
**Disposition of charge:** Dismissed  
**Current Status:** Final  
**Status Date:** 09/17/2000  
**Disposition Date:** 09/17/2000  
**Sentence/Penalty:** DISMISSED 09/17/2000  
**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 11 of 12**

**Reporting Source:** Individual  
**Formal Charges were brought in:** COUNTY  
**Name of Court:** DUVAL COUNTY CLERK OF COURT  
**Location of Court:** DUVAL COUNTY, FL  
**Docket/Case #:** 16-1990-MM-076251  
**Charge Date:** 12/11/1990  
**Charge(s) 1 of 1**  
**Formal Charge(s)/Description:** WORTHLESS CHECK - OBTAINING PROPERTY LESS TAN \$150.00  
**No of Counts:** 1  
**Felony or Misdemeanor:** Misdemeanor  
**Plea for each charge:** NO PLEA  
**Disposition of charge:** Dismissed  
**Current Status:** Final  
**Status Date:** 09/17/2000  
**Disposition Date:** 09/17/2000  
**Sentence/Penalty:** DISMISSED 09/17/2000  
**Broker Statement** MY PERSONAL TESTIMONY IS I WAS NEVER OFFICIALLY CHARGED WITH THIS CRIME, IT WAS DISMISSED BEFORE FORMAL CHARGES WERE MADE AND ALL RECORDS DESTROYED.

**Disclosure 12 of 12**

**Reporting Source:** Individual  
**Court Details:** CIRCUIT COURT OF THE 19TH JUDICIAL CIRCUIT  
MCHENRY COUNTY, IL  
93CF770  
**Charge Date:** 08/25/1993



<b>Charge Details:</b>	CHARGED WITH DECEPTIVE PRACTICE OVER \$150 (FELONY)REDUCED TO MISDEMEANOR DECEPTIVE PRACTICE UNDER \$150 AND PLEAD GUILTY. CHECK WAS FOR \$263.62.
<b>Felony?</b>	Yes
<b>Current Status:</b>	Final
<b>Status Date:</b>	10/20/1994
<b>Disposition Details:</b>	CONVICTED OF A MISDEMEANOR OF "DECEPTIVE SENTENCED TO 100 HOURS OF COMMUNITY SERVICE, RESTITUTION (WHICH WAS DONE PRIOR TO THE COURT DATE), AND WAS PLACED ON 12 MONTHS CONDITIONAL DISCHARGE FROM 9/24/93 TO 10/20/94.
<b>Broker Statement</b>	I HAD PAID FOR A CAR REPAIR WITH A CHECK, THE UNEMPLOYMENT OFFICE DID NOT SEND ME MY PAY CHECK ON TIME AND I TOLD THE MECHANIC TO HOLD THE CHECK, HE DID NOT. HE IMMEDIATELY TOOK IT TO THE LOCAL POLICE DEPARTMENT, INSTEAD OF CLEARING THE CHECK A SECOND TIME. I PAID FOR THE CHECK SHORTLY AFTER, DUE TO MY PROMPT ACTION AND THE PETTYNESS OF THE MECHANIC MY CHARGE WAS RECUCED TO A LOWER CLASS MISDEMEANOR OF DECEPTIVE PRACTICE UNDER \$150



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	01/10/2021
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	01/10/2021
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	3601 CROSSROADS LLC
<b>Original Amount Owed:</b>	\$63,680.70
<b>Terms Reached with Creditor:</b>	Settled for \$30000.00



## Judgment/Lien

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

### Disclosure 1 of 4

**Reporting Source:** Individual  
**Judgment/Lien Holder:** Imperial Realty Co  
**Judgment/Lien Amount:** \$132,537.64  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 12/05/2019  
**Date Individual Learned:** 12/15/2019  
**Type of Court:** State Court  
**Name of Court:** Cook County Circuit Court  
**Location of Court:** Chicago, IL  
**Docket/Case #:** 2016M1714052  
**Judgment/Lien Outstanding?** Yes

### Disclosure 2 of 4

**Reporting Source:** Individual  
**Judgment/Lien Holder:** RENTAL SYSTEMS  
**Judgment/Lien Amount:** \$3,313.00  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 02/01/2012  
**Date Individual Learned:** 07/12/2014  
**Type of Court:** State Court  
**Name of Court:** KANE COUNTY CIRCUIT COURT  
**Location of Court:** KANE COUNTY, IL  
**Docket/Case #:** 12LM245  
**Judgment/Lien Outstanding?** Yes

### Broker Statement

THIS IS A JUDGMENT FROM A DISPUTED MONTH OF RENT FROM AN OLD OFFICE I RENTED. THE LANDLORD TOLD ME THE ISSUE WAS SETTLED WHEN I PAID A PORTION. HE WENT BEHIND MY BACK AND MUST HAVE FILED THIS. I WAS NOT AWARE OF THE JUDGMENT UNTIL 7/12/14 WHEN IT WAS SUGGESTED I CHECK MY CREDIT REPORT.

### Disclosure 3 of 4

**Reporting Source:** Individual  
**Judgment/Lien Holder:** WOODSTOCK CURRENCY EXCHANGE INC  
**Judgment/Lien Amount:** \$750.00  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 05/04/2011



**Type of Court:** State Court  
**Name of Court:** THE 22ND JUDICIAL CIRCUIT COURT  
**Location of Court:** WOODSTOCK, IL  
**Docket/Case #:** 6SC00085  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** THIS WAS A CASE DRIVENED FROM A PAYROLL CHECK I CASHED FROM ADONIS INC. THE PAYROLL CHECK DID NOT CLEAR. BECAUSE I CASHED THE CHECK IT IS THE POLICY OF THE CURRENCY EXCHANGE TO FILE SUIT AGAINTS THE HOLDER AND PAYEE. I WAS NEVER NOTIFIED OF THIS GOING TO COURT. I BECAME AWARE OF THIS JUDGMENT ON MAY 4, 2011

**Disclosure 4 of 4**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** FIRST UNIONNATIONAL BANK  
**Judgment/Lien Amount:** \$4,377.27  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 04/03/1991  
**Court Details:** DUVALL COUNTY COURT, 4TH JUDICIAL CIRCUIT  
DUVALL COUNTY,FLORIDA  
CASE # 91-0905-CC, DIVISION E  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** MY CAR WAS REPOSSESSED AND SOLD AT AUCTION & I WAS HELD RESPONSIBLE FOR THE BALANCE. A JUDGEMENT WAS FILED IN THE DUVALL COUNTY CIVIL COURT.



## End of Report

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