IAPD Report

JOSEPH LEO DOWNEY

CRD# 3053673

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

JOSEPH LEO DOWNEY (CRD# 3053673)

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 **08/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PRIVATE CLIENT ASSET MANAGEMENT, INC.	CRD# 147052	09/13/2011
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Massapequa, NY	03/30/2011 - 10/11/2024
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	GARDEN CITY, NY	05/13/2009 - 02/07/2011
B	FIDELITY BROKERAGE SERVICES LLC	7784	GARDEN CITY, NY	06/26/2000 - 03/11/2008

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	5

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

Employment 1 of 2

Firm Name: **OSAIC WEALTH, INC.**

Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255

Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/11/2024
B	FINRA	General Securities Sales Supervisor	Approved	10/11/2024
B	California	Agent	Approved	10/11/2024
B	Delaware	Agent	Approved	10/11/2024
B	Florida	Agent	Approved	10/11/2024
B	Illinois	Agent	Approved	10/11/2024
B	Maryland	Agent	Approved	10/11/2024
B	New Jersey	Agent	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
B	North Carolina	Agent	Approved	10/11/2024
B	Ohio	Agent	Approved	10/11/2024
B	Pennsylvania	Agent	Approved	10/11/2024
B	Virginia	Agent	Approved	10/11/2024

Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
4190 Sunrise Hwy
Massapequa, NY 11758

Employment 2 of 2

Firm Name: **PRIVATE CLIENT ASSET MANAGEMENT, INC.**

Main Address: 4190 SUNRISE HIGHWAY
MASSAPEQUA, NY 11758

Firm ID#: 147052

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	09/13/2011
IA	New York	Investment Adviser Representative	Approved	02/09/2021

Branch Office Locations

PRIVATE CLIENT ASSET MANAGEMENT, INC.
4190 SUNRISE HIGHWAY
MASSAPEQUA, NY 11758

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/29/2003
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	03/28/2003

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	05/19/1998

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/16/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/22/1998

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	03/30/2011 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Massapequa, NY
B	05/13/2009 - 02/07/2011	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	GARDEN CITY, NY
B	06/26/2000 - 03/11/2008	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	GARDEN CITY, NY
B	05/21/1998 - 06/06/2000	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	05/21/1998 - 06/06/2000	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	Massapequa, NY, United States
04/2008 - Present	PRIVATE CLIENT ASSET MANAGEMENT	PRESIDENT	Y	GARDEN CITY, NY, United States
03/2011 - 10/2024	AMERICAN PORTFOLIOS FINANICAL SERVICES, INC.	REGISTERED REP	Y	HOLBROOK, NY, United States
04/2009 - 04/2022	ANNUITY EXPRESS BROKERAGE	PRESIDENT	Y	GARDEN CITY, NY, 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. PRIVATE CLIENT ASSET MANAGEMENT- NYS RIA FIRM, PRESIDENT, 04/2008, 150HRS, 120HRS.   OWNER AND RESPONSIBLE FOR ALL ASPECTS OF THIS INVESTMENT ADVISORY BUSINESS.
ADDRESS: 4190 Sunrise Hwy Massapequa, NY, 11758

2. INSURANCE
POSITION: Agent NATURE: Fixed insurance sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 10/19/2009
ADDRESS: 4190 Sunrise Hwy Massapequa, NY, 11758
DESCRIPTION: sale of fixed annuities, long-term care insurance, fixed life insurance

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3. TAX PREPARATION
POSITION: Preparer NATURE: tax preparation INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2010
ADDRESS: 4190 Sunrise Hwy Massapequa, NY, 11758
DESCRIPTION: Preparation of tax returns

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	5

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 5

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: FIDELITY BROKERAGE SERVICES LLC

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

Product Type: Annuity-Variable

Alleged Damages: $125,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA - CASE #09-03793

Date Notice/Process Served: 06/24/2009

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/07/2011

Disposition Detail: JOSEPH DOWNEY WAS A SUBJECT OF THE CUSTOMERS' STATEMENT OF CLAIM FOR THIS ARBITRATION ALLEGING THAT HE ALONG WITH HIS MEMBER FIRM CAUSED THE SALES PRACTICE VIOLATIONS. BY LETTER DATED JANUARY 7, 2011, CLAIMANTS NOTIFIED FINRA THAT THEY HAD SETTLED THEIR CLAIMS WITH DOWNEY'S FIRM.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES LLC
Allegations:	THE CLAIMANTS ALLEGE THAT MR. DOWNEY TRANSFERRED THEIR ACCOUNTS TO BE MANAGED BY A REGISTERED INVESTMENT ADVISOR UNAFFILIATED WITH FIDELITY WITHOUT THEIR KNOWLEDGE OR CONSENT AND FAILED TO ASSIST WITH REQUESTS TO INVEST IN FIXED INCOME PRODUCTS.
Product Type:	No Product
Alleged Damages:	$125,000.00
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 #:	09-03793
Filing date of arbitration/CFTC reparation or civil litigation:	06/24/2009

Customer Complaint Information

Date Complaint Received:	07/07/2009
Complaint Pending?	No
Status:	Settled
Status Date:	01/18/2011
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES LLC
Allegations:	THE CLAIMANTS ALLEGE THAT MR. DOWNEY TRANSFERRED THEIR ACCOUNTS TO BE MANAGED BY A REGISTERED INVESTMENT ADVISOR UNAFFILIATED WITH FIDELITY WITHOUT THEIR KNOWLEDGE OR CONSENT AND FAILED TO ASSIST WITH REQUESTS TO INVEST IN FIXED INCOME PRODUCTS.
Product Type:	No Product
Alleged Damages:	$125,000.00
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 #:	09-03793
Filing date of arbitration/CFTC reparation or civil litigation:	06/24/2009

Customer Complaint Information

Date Complaint Received:	07/07/2009
Complaint Pending?	No
Status:	Settled
Status Date:	01/18/2011
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES LLC
Allegations:	CUSTOMER ALLEGES THAT THE MANAGEMENT OF THEIR ACCOUNTS WAS CHANGED IN SEPTEMBER 2007 WITHOUT THE CUSTOMER'S AUTHORIZATION.
Product Type:	Other
Other Product Type(s):	MANAGED ACCOUNT
Alleged Damages:	$28,199.14

Customer Complaint Information

Date Complaint Received:	06/12/2008
Complaint Pending?	No
Status:	Settled
Status Date:	11/11/2008
Settlement Amount:	$20,199.14
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES
Allegations:	CUSTOMER ALLEGES THAT THE MANAGEMENT OF THEIR ACCOUNTS WAS

	CHANGED IN SEPTEMBER OF 2007 WITHOUT THE CUSTOMER'S AUTHORIZATION.
Product Type:	No Product
Alleged Damages:	$28,199.14

Customer Complaint Information

Date Complaint Received:	06/12/2008
Complaint Pending?	No
Status:	Settled
Status Date:	11/11/2008
Settlement Amount:	$20,199.14
Individual Contribution Amount:	$0.00
Broker Statement	THE CLIENT SIGNED A NEW ACCOUNT APPLICATION, INVESTMENT ADVISORY AGREEMENT AND INVESTOR PROFILE THAT ALL IDENTIFIED THE INVESTMENT ADVISOR BY NAME. IN ADDITION, THE CLIENT RECEIVED MONTHLY STATEMENTS FROM FIDELITY THAT CLEARLY STATED THAT THE INVESTMENT ADVISOR WAS MANAGING HIS ACCOUNT. IT WAS ONLY AFTER MY RESIGNATION IN ORDER TO PURSUE A NEW CAREE--AND AFTER A DISPUTE AROSE WITH FIDELITY REGARDING MY COMMUNICATIONS WITH FORMER CLIENTS ALLEGEDLY IN VIOLATION OF MY EMPLOYMENT CONTRACT-- DID THIS PURPORTED COMPLAINT ARISE.

Disclosure 3 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES LLC
Allegations:	CUSTOMER CLAIMED THAT HE MET WITH MR. DOWNEY IN DECEMBER 2007 AND DID NOT KNOWINGLY AUTHORIZE A MANAGER UNAFFILIATED WITH FIDELITY TO MANAGE HIS ACCOUNT.
Product Type:	Other
Other Product Type(s):	NO PRODUCT
Alleged Damages:	$38,711.33

Customer Complaint Information

Date Complaint Received:	03/12/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/12/2008
Settlement Amount:	$38,711.33
Individual Contribution Amount:	$0.00

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES
Allegations:	CUSTOMER CLAIMED THAT HE MET MR. DOWNEY IN DECEMBER 2007 AND DID NOT KNOWINGLY AUTHORIZE A MANAGER UNAFFILIATED WITH FIDELITY TO MANAGE HIS ACCOUNT
Product Type:	No Product
Alleged Damages:	$38,711.33

Customer Complaint Information

Date Complaint Received:	03/12/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/12/2008
Settlement Amount:	$38,711.33
Individual Contribution Amount:	$0.00
Broker Statement	THE CLIENT SIGNED A NEW ACCOUNT APPLICATION, INVESTMENT ADVISORY AGREEMENT AND INVESTOR PROFILE THAT ALL IDENTIFIED THE INVESTMENT ADVISOR BY NAME. IN ADDITION, THE CLIENT RECEIVED MONTHLY STATEMENTS FROM FIDELITY THAT CLEARLY STATED THAT THE INVESTMENT ADVISOR WAS MANAGING HIS ACCOUNT. IT WAS ONLY AFTER MY RESIGNATION IN ORDER TO PURSUE A NEW CAREE--AND AFTER A DISPUTE AROSE WITH FIDELITY REGARDING MY COMMUNICATIONS WITH FORMER CLIENTS ALLEGEDLY IN VIOLATION OF MY EMPLOYMENT CONTRACT-- DID THIS PURPORTED COMPLAINT ARISE.

Disclosure 4 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FIDELITY BROKERAGE SERVICES
Allegations:	ON MARCH 14, 2008, CUSTOMER CALLED AND COMPLAINED THAT HE HAD NOT KNOWINGLY AUTHORIZED MR. DOWNEY TO CHANGE HIS INVESTMENT MANAGER TO A MANAGER OUTSIDE FIDELITY.
Product Type:	No Product
Alleged Damages:	$46,564.64

Customer Complaint Information

Date Complaint Received:	03/14/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/08/2008
Settlement Amount:	$46,564.64
Individual Contribution Amount:	$0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIDELITY BROKERAGE SERVICES

Allegations: ON MARCH 14, 2008, CUSTOMER CALLED AND COMPLAINED THAT HE NOT KNOWINGLY AUTHORIZED MR. DOWNEY TO CHANGE HIS INVESTMENT MANAGER TO A MANAGER OUTSIDE FIDELITY.

Product Type: No Product

Alleged Damages: $46,564.64

Customer Complaint Information

Date Complaint Received: 03/14/2008

Complaint Pending? No

Status: Settled

Status Date: 05/08/2008

Settlement Amount: $46,564.64

Individual Contribution Amount: $0.00

Broker Statement THE CLIENT SIGNED A NEW ACCOUNT APPLICATION, INVESTMENT ADVISORY AGREEMENT AND INVESTOR PROFILE THAT ALL IDENTIFIED THE INVESTMENT ADVISOR BY NAME. IN ADDITION, THE CLIENT RECEIVED MONTHLY STATEMENTS FROM FIDELITY THAT CLEARLY STATED THAT THE INVESTMENT ADVISOR WAS MANAGING HIS ACCOUNT. IT WAS ONLY AFTER MY RESIGNATION IN ORDER TO PURSUE A NEW CAREE--AND AFTER A DISPUTE AROSE WITH FIDELITY REGARDING MY COMMUNICATIONS WITH FORMER CLIENTS ALLEGEDLY IN VIOLATION OF MY EMPLOYMENT CONTRACT-- DID THIS PURPORTED COMPLAINT ARISE.

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: FIDELITY BROKERAGE SERVICES LLC

Allegations: [CUTOMER'S NAME] ALLEGES THAT HE WAS MISLEAD BY THE FIRM AND ITS REGISTERED REPRESENTATIVE REGARDING RISKS ASSOCIATED WITH THE FIDELITY FLOATING RATE HIGH INCOME FUND.

Product Type: Mutual Fund(s)

Alleged Damages: $140,000.00

Customer Complaint Information

Date Complaint Received: 04/09/2008

Complaint Pending? No

Status: Denied

Status Date: 04/24/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIDELITY BROKERAGE SERVICES LLC

Allegations: [CUSTOMER'S NAME] ALLEGES THAT HE WAS MISLEAD BY THE FIRM AND ITS REGISTERED REPRESENTATIVE REGARDING RISKS ASSOCIATED WITH THE FIDELITY FLOATING RATE HIGH INCOME FUND.

Product Type: Mutual Fund(s)

Alleged Damages: $140,000.00

Customer Complaint Information

Date Complaint Received: 04/09/2008

Complaint Pending? No

Status: Denied

Status Date: 04/24/2008

Settlement Amount:

Individual Contribution Amount:

End of Report

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