



IAPD Report

Jamie A Engelking

CRD# 3120784

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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

Jamie A Engelking (CRD# 3120784)

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 **01/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UBS FINANCIAL SERVICES INC.	CRD# 8174	06/16/2023
IA	UBS FINANCIAL SERVICES INC.	CRD# 8174	06/16/2023

QUALIFICATIONS

This representative is currently registered in **10** SRO(s) and **35** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	DENVER, CO	07/02/2002 - 06/21/2023
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	DENVER, CO	07/02/2002 - 06/21/2023
IA	WACHOVIA SECURITIES, INC.	19616	DENVER, CO	06/02/2000 - 07/01/2002

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	1
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 **35** jurisdiction(s) and **10** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **UBS FINANCIAL SERVICES INC.**

Main Address: 1200 HARBOR BOULEVARD
WEEHAWKEN, NJ 07086

Firm ID#: 8174

Regulator	Registration	Status	Date
B BOX Exchange LLC	General Securities Representative	Approved	06/16/2023
B Cboe Exchange, Inc.	General Securities Representative	Approved	06/16/2023
B FINRA	General Securities Representative	Approved	06/16/2023
B NYSE American LLC	General Securities Representative	Approved	06/16/2023
B NYSE Arca, Inc.	General Securities Representative	Approved	06/16/2023
B NYSE Texas, Inc.	General Securities Representative	Approved	06/16/2023
B Nasdaq ISE, LLC	General Securities Representative	Approved	06/16/2023
B Nasdaq PHLX LLC	General Securities Representative	Approved	06/16/2023
B Nasdaq Stock Market	General Securities Representative	Approved	06/16/2023
B New York Stock Exchange	General Securities Representative	Approved	06/16/2023
B Alabama	Agent	Approved	06/21/2023
B Alaska	Agent	Approved	06/16/2023
B Arizona	Agent	Approved	06/16/2023



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	06/16/2023
B Colorado	Agent	Approved	06/16/2023
IA Colorado	Investment Adviser Representative	Approved	06/16/2023
B District of Columbia	Agent	Approved	06/16/2023
B Florida	Agent	Approved	06/16/2023
B Georgia	Agent	Approved	06/16/2023
B Idaho	Agent	Approved	06/20/2023
B Illinois	Agent	Approved	06/16/2023
B Indiana	Agent	Approved	10/05/2023
B Iowa	Agent	Approved	06/16/2023
B Kansas	Agent	Approved	06/16/2023
B Louisiana	Agent	Approved	06/16/2023
B Maine	Agent	Approved	06/16/2023
B Maryland	Agent	Approved	06/16/2023
B Massachusetts	Agent	Approved	06/16/2023
B Minnesota	Agent	Approved	06/21/2023
B Missouri	Agent	Approved	06/16/2023
B Montana	Agent	Approved	06/19/2023
B Nebraska	Agent	Approved	07/17/2025



Qualifications

Regulator	Registration	Status	Date
B New Hampshire	Agent	Approved	06/16/2023
B North Carolina	Agent	Approved	06/16/2023
B Ohio	Agent	Approved	01/07/2026
B Oklahoma	Agent	Approved	06/20/2023
B Oregon	Agent	Approved	06/16/2023
B South Carolina	Agent	Approved	06/21/2023
B South Dakota	Agent	Approved	06/16/2023
B Tennessee	Agent	Approved	06/16/2023
B Texas	Agent	Approved	06/16/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/16/2023
B Utah	Agent	Approved	06/16/2023
B Virginia	Agent	Approved	06/16/2023
B Washington	Agent	Approved	06/21/2023
B Wisconsin	Agent	Approved	06/16/2023
B Wyoming	Agent	Approved	06/16/2023

Branch Office Locations

UBS FINANCIAL SERVICES INC.
370-17TH STREET
DENVER, CO 80202

UBS FINANCIAL SERVICES INC.
Collbran, CO

UBS FINANCIAL SERVICES INC.
Arvada, CO



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, 2 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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B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B	General Securities Representative Examination (S7)	Series 7	10/27/1998
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State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/05/1998
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B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/30/1998
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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
B	07/02/2002 - 06/21/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	DENVER, CO
IA	07/02/2002 - 06/21/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	DENVER, CO
IA	06/02/2000 - 07/01/2002	WACHOVIA SECURITIES, INC.	CRD# 19616	DENVER, CO
B	10/29/1998 - 07/01/2002	WACHOVIA SECURITIES, INC.	CRD# 19616	ST. LOUIS, MO

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	UBS Financial Services, Inc.	Financial Advisor, Senior Vice President - Wealth Management	Y	Denver, CO, United States
06/2011 - 06/2023	Bank of America, N.A.	Senior Financial Advisor	Y	DENVER, CO, United States
07/2002 - 06/2023	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	FINANCIAL ADVISOR	Y	BOULDER, CO, 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) Name of Business: Wells Fargo Banking./ Address: 9801 Normandale Blvd Bloomington MNUnited States./ Investment Related: No./ Nature: Wells Fargo is a bank, I am POA on my Mom's checking and savings accounts./ Role: OtherI am simply a POA for My Mom's Wells Fargo Checking and Savings Accounts./ Duty: I simply monitor my Mom's banking accounts to make sure she has enough money to pay her bills./ Start Date: 1/1/2009./ Time Required: No.
- 2) Rental Property; Alabama, United States; "Will look to buy a Rental property in Auburn, AL in the near future that my daughter who is in college there will live in along with two roommates.; I have not made an offer on a home at this point and I don't expect it to be a rental property until May of 2026,A potential rental property in Auburn Alabama where my student - athlete daughter will live along with two roommates,Potential owner of rental propertybuy it, furnish it, have students sign leases once a year-Start date-5/1/2026Investment -Yes



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	1
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 1

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Date Initiated: 02/06/2004

Docket/Case Number: C3A040006

Employing firm when activity occurred which led to the regulatory action: WACHOVIA SECURITIES, INC.

Product Type: Annuity-Variable

Allegations: NASD CONDUCT RULES 2110, 2310(A) AND IM-2310-2(B)(5) - RESPONDENT MADE UNSUITABLE RECOMMENDATIONS IN THAT HE HAD NO GROUNDS FOR BELIEVING THAT CUSTOMERS HAD THE FINANCIAL ABILITY TO PURCHASE THE RECOMMENDED VARIABLE ANNUITY WITHOUT MORTGAGING THEIR HOME TO DO SO. RESPONDENT HAD NO REASONABLE GROUNDS FOR BELIEVING THAT THE CUSTOMERS WOULD BE ABLE TO MEET THEIR MORTGAGE COMMITMENT SHOULD THE VARIABLE ANNUITY NOT PERFORM AT THE VERY OPTIMISTIC LEVELS NEEDED TO AVOID DEPLETION OF PRINCIPAL. RESPONDENT THEREFORE MADE AN UNSUITABLE RECOMMENDATION AND DEALT UNFAIRLY WITH CUSTOMERS.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement



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: 07/02/2004

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Disgorgement
Suspension

Regulator Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, JAMIE A. ENGELKING CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$26,280, WHICH INCLUDES THE DISGORGEMENT OF FINANCIAL BENEFITS RECEIVED OF \$8,780 AND SUSPENDED FROM ASSOCIATING WITH ANY NASD MEMBER IN ANY CAPACITY FOR THIRTY DAYS. SUSPENSION EFFECTIVE AUGUST 16, 2004 TO CLOSE OF BUSINESS SEPTEMBER 14, 2004. FINES PAID.

Reporting Source: Individual

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES, DEALERS, INC. (NASD)

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 02/06/2004

Docket/Case Number: C3A040006

Employing firm when activity occurred which led to the regulatory action: WACHOVIA SECURITIES, INC.

Product Type: Annuity(ies) - Variable

Other Product Type(s):

Allegations: NASD CONDUCT RULES 2110, 2310(A) AND IM-2310-2(B)(5) - RESPONDENT MADE UNSUITABLE RECOMMENDATIONS IN THAT HE HAD NO GROUNDS FOR BELIEVING THAT CUSTOMERS HAD THE FINANCIAL ABILITY TO PURCHASE THE RECOMMENDED VARIABLE ANNUITY WITHOUT MORTGAGING THEIR HOME TO DO SO. RESPONDENT HAD NO REASONABLE GROUNDS FOR BELIEVING THAT THE CUSTOMERS WOULD BE ABLE TO MEET THEIR MORTGAGE COMMITMENT SHOULD THE VARIABLE ANNUITY NOT PERFORM AT THE VERY OPTIMISTIC LEVELS NEEDED TO AVOID DEPLETION OF PRINCIPAL. RESPONDENT THEREFORE MADE AN UNSUITABLE RECOMMENDATION AND DEALT UNFAIRLY WITH CUSTOMERS.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 07/02/2004

Sanctions Ordered: Disgorgement/Restitution
Monetary/Fine \$26,280.00
Suspension



Other Sanctions Ordered:

Sanction Details:

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, JAMIE A. ENGELKING CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$26,280.00, WHICH INCLUDES THE DISGORGEMENT OF FINANCIAL BENEFITS RECEIVED OF \$8,780.00 AND SUSPENDED FROM ASSOCIATING WITH ANY NASD MEMBER IN ANY CAPACITY FOR THIRTY DAYS.

Broker Statement

ENGELKING'S FORMER COACH WANTED A WAY TO INCREASE HIS NET WORTH & RETIREMENT INCOME. HE WANTED TO BE MORE AGGRESSIVE WITH THE ASSETS AVAILABLE TO HIM. THE MAJOR ASSET WAS A HOME IN VAIL, WITH SIGNIFICANT EQUITY. AT THAT TIME, ENGELKING WAS A TRAINEE IN THE BROKER TRAINING PROGRAM. ENGELKING'S SUPERVISORS' PERFORMANCE WAS PARTIALLY TIED TO THE TRAINEES' SUCCESS. THE BRANCH MANAGER AND SALES MANAGER WERE RESPONSIBLE AT THE BRANCH LEVEL FOR TRAINING AND MENTORING ENGELKING. ENGELKING CONSULTED WITH THEM BOTH, AS HE SHOULD, ON THE FUNDING & INVESTMENT PLAN FOR ENGELKING'S FORMER COACH. BOTH MANAGERS APPROVED THE PLAN. WHEN THE ECONOMY AND STOCK MARKET DID NOT MOVE AS REQUIRED FOR THE PLAN, THE CLIENTS LOOKED TO WACHOVIA AS GUARANTORS ON THE INVESTMENT. THE CLIENT'S ATTORNEY AND EXPERT PLACED BLAME ON ENGELKING'S SUPERVISOR. WACHOVIA, UPSET WITH ENGELKING FOR BEING RECRUITED TO ANOTHER FIRM, SETTLED THE MATTER WITHOUT INPUT FROM ENGELKING, AND IS ATTEMPTING TO PLACE ON HIM THE SOLE RESPONSIBILITY FOR INDEMNIFYING WACHOVIA. THE BRANCH MANAGER ATTEMPTED TO MANIPULATE ENGELKING ON THIS MATTER THROUGH HIS LAW FIRM IN AN EFFORT TO KEEP HIM FROM BEING RESPONSIBLE FOR A TRANSACTION THAT HE HAD PRE-APPROVED. THIS RESULTED IN THE LAW FIRM BEING FORCED TO REFUND ALL OF ENGELKING'S LEGAL FEES HE HAD PAID IN DEFENDING AGAINST WACHOVIA UP TO THAT POINT.



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: FIRST UNION SECURITIES, INC. (CURRENTLY KNOWN AS WACHOVIA SECURITIES, INC.)

Allegations: THROUGH AN ATTORNEY, CLIENT HAS COMPLAINED THAT IN 2000 HIS BROKER INDUCED HIM TO BORROW \$400,000 AGAINST FULLY PAID FOR PROPERTY IN ORDER TO PURCHASE A VARIABLE ANNUITY AND SEVERAL MUTUAL FUNDS. THE CLAIM FOR DAMAGES IS FOR FULL RESTITUTION ESTIMATED TO BE \$250,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$250,000.00

Customer Complaint Information

Date Complaint Received: 07/12/2002

Complaint Pending? No

Status: Settled

Status Date: 12/02/2002

Settlement Amount: \$260,707.11

Individual Contribution Amount: \$0.00

Firm Statement FOR BUSINESS PURPOSES, AND WITHOUT ADMITTING ANY LIABILITY ON THE PART OF THE FIRM, THE MATTER WAS SETTLED IN THE AMOUNT OF \$260,707.11.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST UNION SECURITIES, INC. (CURRENTLY KNOWN AS WACHOVIA SECURITIES, INC.)

Allegations: THROUGH AN ATTORNEY, CLIENT HAS COMPLAINED THAT IN 2000 HIS FINANCIAL ADVISOR ENCOURAGED HIM TO BORROW \$400,000 OR ROUGHLY 50% OF THE EQUITY THAT WAS REAL ESTATE IN ORDER TO PURCHASE A VARIABLE ANNUITY. THE CLAIM IS FOR FULL RESTITUTION ESTIMATED TO BE \$250,000.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$250,000.00

Customer Complaint Information

Date Complaint Received: 07/12/2002



Complaint Pending?	No
Status:	Settled
Status Date:	12/02/2002
Settlement Amount:	\$260,707.11
Individual Contribution Amount:	\$0.00
Broker Statement	FOR BUSINESS PURPOSES, AND WITHOUT ADMITTING ANY LIABILITY ON THE PART OF THE FIRM, THE MATTER WAS SETTLED IN THE AMOUNT OF \$260,707.11.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST UNION SECURITIES, INC.
Allegations:	CUSTOMERS ALLEGE THAT FIVE OPTIONS TRANSACTIONS WERE PLACED IN THEIR ACCOUNT WITHOUT THIER PRIOR APPROVAL.
Product Type:	Options
Alleged Damages:	\$11,850.00

Customer Complaint Information

Date Complaint Received:	06/13/2000
Complaint Pending?	No
Status:	Settled
Status Date:	06/13/2000
Settlement Amount:	\$11,850.00
Individual Contribution Amount:	\$11,850.00
Broker Statement	THE BROKER BELIEVED HE HAD BEEN GIVE VERBAL DISCRETION FROM THE CUSTOMERS. NEVERTHELESS, THE DECISION WAS MADE TO CANCEL THE ORDERS AND CHARGE THE BROKER 100% OF THE LOSS.



End of Report

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