



IAPD Report

ANTHONY LYNN CROSS

CRD# 3155726

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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

ANTHONY LYNN CROSS (CRD# 3155726)

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 **11/06/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	10/20/2021
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	11/09/2021

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	VANDERBILT ADVISORY SERVICES	116537	Edmond, OK	07/23/2020 - 10/05/2021
B	VANDERBILT SECURITIES, LLC	5953	Edmond, OK	07/23/2020 - 10/05/2021
IA	ON INVESTMENT MANAGEMENT CO	105662	EDMOND, OK	07/07/2006 - 06/24/2020

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	3
Termination	1



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 1

Firm Name: **MML INVESTORS SERVICES, LLC**
Main Address: 1295 STATE STREET
SPRINGFIELD, MA 01111-0001
Firm ID#: 10409

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	10/20/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	10/20/2021
B	Arizona	Agent	Approved	10/28/2021
B	California	Agent	Approved	08/08/2025
B	Colorado	Agent	Approved	12/16/2021
B	Iowa	Agent	Approved	11/07/2025
B	Kansas	Agent	Approved	08/07/2025
B	Montana	Agent	Approved	12/01/2021
B	Nevada	Agent	Approved	05/23/2024
B	Oklahoma	Agent	Approved	10/26/2021
IA	Oklahoma	Investment Adviser Representative	Approved	11/09/2021
B	Puerto Rico	Agent	Approved	01/30/2024
B	Texas	Agent	Approved	02/11/2022



Qualifications

Regulator	Registration	Status	Date
 Texas	Investment Adviser Representative	Restricted Approval	02/15/2022

Branch Office Locations

MML INVESTORS SERVICES, LLC

708 W 15th
Suite 120
Edmund, OK 73013



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

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	09/23/2009
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/17/1998

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/17/1998



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/23/2020 - 10/05/2021	VANDERBILT ADVISORY SERVICES	CRD# 116537	Edmond, OK
B	07/23/2020 - 10/05/2021	VANDERBILT SECURITIES, LLC	CRD# 5953	Edmond, OK
IA	07/07/2006 - 06/24/2020	ON INVESTMENT MANAGEMENT CO	CRD# 105662	EDMOND, OK
B	09/12/2001 - 06/24/2020	THE O.N. EQUITY SALES COMPANY	CRD# 2936	EDMOND, OK
B	12/18/1998 - 09/12/2001	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA

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
10/2021 - Present	MML Investors Services LLC	Registered Rep	Y	Edmond, OK, United States
10/2021 - Present	MassMutual Life Insurance Company	Agent	Y	Edmond, OK, United States
01/2008 - Present	T.L. Cross Brokerage LLC	Owner	Y	Edmond, OK, United States
07/2020 - 10/2021	VANDERBILT ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	WOODBURY, NY, United States
07/2020 - 10/2021	VANDERBILT SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	WOODBURY, NY, United States
09/2001 - 07/2020	OHIO NATIONAL LIFE INSURANCE	AGENT	N	CINCINNATI, OH, United States
09/2001 - 07/2020	THE O.N. EQUITY SALES COMPANY	REGISTERED REPRESENTATIVE	Y	CINCINNATI, OH, 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.

(1) NAME: T.L CROSS BROKERAGE LLC INV REL: Y ADD: 708 WEST 15TH SUITE 120 EDMOND OK 73013 NATURE: INSURANCE RELATED ACTIVITIES POSITION: OWNER START DATE: 11/01/2007 NO HRS/MO: 3 NO HRS/MO DUR TRADING: 3 DUTIES: INSURANCE SALES AND SERVICE

(2) STRATEGIC WEALTH CONCEPTS LLC INV REL: Y ADD: 708 WEST 15TH SUITE 120 EDMOND OK 73013 NATURE: SALES AND SERVICE OF INSURANCE PRODUCTS POSITION: OWNER START DATE: 06/19/2017 NO HRS/MO: 30 NO HRS/MO DUR TRADING: 30 DUTIES: SALES & SERVICE OF LIFE, DI, LT, MEDICARE AND ANNUITY PRODUCTS

(3) NAME: STRATEGIC WEALTH CONCEPTS, LLC INV REL: Y ADD: 708 WEST 15TH STREET SUITE 120 EDMOND OK 73013 NATURE: LIFE, HEALTH, DI, LTC, FIXED ANNUITIES AND SOME VARIABLE LIFE AND ANNUTIES INSURACE SALES AND SERVICE POSITION: AGENT START DATE: 6/19/2017 NO HRS/MO: 40 NO HRS/MO DUR TRADING: 30 DUTIES: LIFE AND HEALTH INSURANCE SALES AND SERVICE

(4) NAME: TMC CAPITAL LLC INV REL: Y ADD: 708 W 15TH SUITE 120 EDMOND OK 73013 NATURE: REAL ESTATE POSITION: OWNER/GENERAL MANAGER START DATE: 11/01/2007 NO HRS/MO: 5 NO HRS/MO DUR TRADING: 0 DUTIES: OVERSIGHT. PROPERTY MANAGEMENT/ LEASE CONTRACTS

(5) NAME: TONY CROSS INV REL: N ADD: 6008 MUIRFIELD DR EDMOND OK 73025 NATURE: FAITH BASED BOOK PUBLICATION/MINISTRY OF RELIGIOUS NATURE POSITION: AUTHOR START DATE: 3/1/2022 NO HRS/MO: 0 NO HRS/MO DUR TRADING: 0 DUTIES: AITHER OF FAITH BASED WRITINGS NO PUBLIC SPEAKING OR PROMOTION AT PRESENT. WILL SUBMIT "REVISED" VERSION WITH NEXT 3 MONTHS.

(6) NAME: CROSS MINISTRIES CHARITABLE FOUNDATION INV REL: N ADDR: RESIDENTIAL ADDRESS NATURE: CHARITABLE RELIGIOUS MINISTRY-GIVING POSITION: DONOR/BOARD MEMBER START DATE: 1/1/2025 NO. HR/MO: 5 NO. HR/MO DURING SEC TRADING: 1 DUTIES: BOARD MEMBER THAT VOTES ON MINISTRY CHARITABLE DISTRIBUTIONS



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	3
Termination	1

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 3

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	09/05/2023
Docket/Case Number:	2020067046901
Employing firm when activity occurred which led to the regulatory action:	The O.N. Equity Sales Company
Product Type:	Other: Unspecified Securities
Allegations:	Without admitting or denying the findings, Cross consented to the sanctions and to the entry of findings that he exercised discretionary authority to effect trades in customer accounts without obtaining written authorization from the customers to exercise discretion and without his member firm having accepted the accounts as discretionary. The findings stated that although the customers understood that Cross was placing trades in their accounts, none of them had given him prior written authorization to exercise discretion and Cross did not speak with the customers on the dates of the trades.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



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:

09/05/2023

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
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: All capacities
Duration: 20 calendar days
Start Date: 10/02/2023
End Date: 10/21/2023

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$5,000.00
Portion Levied against individual: \$5,000.00
Payment Plan:
Is Payment Plan Current:
Date Paid by individual: 09/19/2023
Was any portion of penalty waived? No
Amount Waived:

.....

Reporting Source: Individual
Regulatory Action Initiated By: FINRA
Sanction(s) Sought: Other: N/A
Date Initiated: 09/05/2023
Docket/Case Number: [2020067046901](#)
Employing firm when activity occurred which led to the regulatory action: The O.N. Equity Sales Company



Product Type:	Other: Unspecified Securities
Allegations:	Without admitting or denying the findings, Cross consented to the sanctions and to the entry of findings that he exercised discretionary authority to effect trades in customer accounts without obtaining written authorization from the customers to exercise discretion and without his member firm having accepted the accounts as discretionary. The findings stated that although the customers understood that Cross was placing trades in their accounts, none of them had given him prior written authorization to exercise discretion and Cross did not speak with the customers on the dates of the trades.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	09/05/2023
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	All Capacities
Duration:	20 calendar days
Start Date:	10/02/2023
End Date:	10/21/2023
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Disclosure 2 of 3	
Reporting Source:	Regulator
Regulatory Action Initiated By:	Oklahoma Department of Securities
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension



Date Initiated: 07/21/2021

Docket/Case Number: 20-011

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: The O.N. Equity Sales Company

Product Type: Equity Listed (Common & Preferred Stock)

Allegations: Cross engaged in unethical practices in the securities business by improperly exercising time and price discretion, exercising discretion without prior authorization, and failing to follow his firm's policies and procedures with respect to discretionary trading.

Current Status: Final

Resolution: Consent

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: 08/26/2021

Sanctions Ordered: Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All capacities

Duration: 10 days

Start Date: 09/01/2021

End Date: 09/11/2021

.....

Reporting Source: Individual

Regulatory Action Initiated By: Oklahoma Department of Securities

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Date Initiated: 07/21/2021

Docket/Case Number: 20-011

Employing firm when activity occurred which led to the regulatory action: The O.N. Equity Sales Company

Product Type: Equity Listed (Common & Preferred Stock)

Allegations: Cross allegedly engaged in unethical practices in the securities business by improperly exercising time and price discretion, exercising discretion without prior authorization, and failing to follow his firm's policies and procedures with respect to



discretionary trading.

Current Status: Final

Resolution: FINAL 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: 08/26/2021

Sanctions Ordered: Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: All capacities

Duration: 10 days

Start Date: 09/01/2021

End Date: 09/11/2021

Disclosure 3 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: OKLAHOMA DEPARTMENT OF SECURITIES

Sanction(s) Sought: Monetary Penalty other than Fines
Suspension

Date Initiated: 01/25/2012

Docket/Case Number: 11-017

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: THE O.N. EQUITY SALES COMPANY

Product Type: Mutual Fund

Allegations: CROSS WAS ALLEGED TO HAVE RECOMMENDED UNSUITABLE TRANSACTIONS THEREBY ENGAGING IN UNETHICAL PRACTICES IN VIOLATION OF RULE 660:11-5-42.

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: 08/23/2012



Sanctions Ordered: Restitution

Monetary Sanction 1 of 1

Monetary Related Sanction: Restitution

Total Amount: \$4,900.00

Portion Levied against individual: \$4,900.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

.....

Reporting Source: Individual

Regulatory Action Initiated By: OKLAHOMA DEPARTMENT OF SECURITIES

Sanction(s) Sought: Monetary Penalty other than Fines
Suspension

Date Initiated: 01/25/2012

Docket/Case Number: ODS FILE NO 11-017

Employing firm when activity occurred which led to the regulatory action: THE O.N. EQUITY SALES COMPANY

Product Type: Mutual Fund

Allegations: OKLAHOMA DEPARTMENT OF SECURITIES IS ALLEGING REPRESENTATIVE ENGAGED IN UNETHICAL SALES PRACTICES IN VIOLATION OF OK ADMIN CODE 660:11-5-42

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: 08/23/2012

Sanctions Ordered: Restitution

Monetary Sanction 1 of 1

Monetary Related Sanction: Restitution

Total Amount: \$4,900.00



Portion Levied against individual: \$4,900.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 09/20/2012

Was any portion of penalty waived? No

Amount Waived:



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: The O.N. Equity Sales Company

Termination Type: Discharged

Termination Date: 06/24/2020

Allegations: Representative entered discretionary orders for customer accounts in violation of firm policies.

Product Type: Equity Listed (Common & Preferred Stock)

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Reporting Source: Individual

Firm Name: The O.N. Equity Sales Company

Termination Type: Discharged

Termination Date: 06/24/2020

Allegations: Prior BD alleges that RR entered discretionary orders for customer accounts in violation of firm policies.

Product Type: Equity Listed (Common & Preferred Stock)



End of Report

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