



IAPD Report

GARY WILLIAM BOYT

CRD# 3199337

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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

GARY WILLIAM BOYT (CRD# 3199337)

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 **09/02/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|------------------|-------------|------------------|
| IA | NFSG CORPORATION | CRD# 130814 | 05/14/2020 |

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 | NEWBRIDGE SECURITIES CORPORATION | 104065 | BOCA RATON, FL | 04/09/2020 - 10/06/2023 |
| B | INTERNATIONAL ASSETS ADVISORY, LLC | 10645 | ORLANDO, FL | 12/11/2019 - 03/10/2020 |
| IA | CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC. | 134139 | WRENTHAM, MA | 01/03/2013 - 12/24/2019 |

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 | 1 |
| Customer Dispute | 2 |
| Judgment/Lien | 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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **NFSG CORPORATION**
Main Address: 1200 NORTH FEDERAL HIGHWAY
SUITE 400
BOCA RATON, FL 33432
Firm ID#: 130814

| Regulator | Registration | Status | Date |
|------------------|-----------------------------------|----------|------------|
| IA Massachusetts | Investment Adviser Representative | Approved | 11/01/2025 |
| IA Rhode Island | Investment Adviser Representative | Approved | 05/14/2020 |

Branch Office Locations

NFSG CORPORATION
WOONSOCKET, RI



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

| Exam | Category | Date |
|--|-----------|------------|
|  General Securities Principal Examination (S24) | Series 24 | 02/24/2003 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
|  Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
|  General Securities Representative Examination (S7) | Series 7 | 08/29/2001 |
|  Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 03/17/1999 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
|   Uniform Combined State Law Examination (S66) | Series 66 | 07/28/2006 |

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 | 04/09/2020 - 10/06/2023 | NEWBRIDGE SECURITIES CORPORATION | CRD# 104065 | BOCA RATON, FL |
| B | 12/11/2019 - 03/10/2020 | INTERNATIONAL ASSETS ADVISORY, LLC | CRD# 10645 | ORLANDO, FL |
| IA | 01/03/2013 - 12/24/2019 | CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC. | CRD# 134139 | WRENTHAM, MA |
| B | 07/20/2010 - 12/24/2019 | CAMBRIDGE INVESTMENT RESEARCH, INC. | CRD# 39543 | WRENTHAM, MA |
| IA | 07/21/2010 - 12/31/2012 | CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC. | CRD# 134139 | WRENTHAM, MA |
| IA | 08/04/2006 - 07/21/2010 | LPL FINANCIAL CORPORATION | CRD# 6413 | WRENTHAM, MA |
| B | 11/12/2002 - 07/21/2010 | LPL FINANCIAL CORPORATION | CRD# 6413 | WRENTHAM, MA |
| IA | 10/19/2001 - 11/06/2002 | COMMONWEALTH FINANCIAL NETWORK | CRD# 8032 | WRENTHAM, MA |
| B | 08/23/2000 - 11/06/2002 | COMMONWEALTH FINANCIAL NETWORK | CRD# 8032 | WALTHAM, MA |
| B | 04/09/1999 - 07/13/2000 | PRUCO SECURITIES CORPORATION | CRD# 5685 | NEWARK, NJ |

EMPLOYMENT HISTORY

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

| Employment Dates | Employer Name | Position | Investment Related | Employer Location |
|-------------------|---|-----------------------------------|--------------------|-------------------------------|
| 04/2020 - Present | NEWBRIDGE FINANCIAL SERVICES GROUP, INC. | INVESTMENT ADVISOR REPRESENTATIVE | Y | WOONSOCKET, RI, United States |
| 04/2020 - Present | NEWBRIDGE SECURITIES CORPORATION | REGISTERED REPRESENTATIVE | Y | WOONSOCKET, RI, United States |
| 12/2019 - 03/2020 | INTERNATIONAL ASSETS ADVISORY, LLC | REGISTERED REPRESENTATIVE | Y | WRENTHAM, MA, United States |
| 12/2019 - 03/2020 | INTERNATIONAL ASSETS INVESTMENT ADVISORY, LLC | INVESTMENT ADVISOR REPRESENTATIVE | Y | WRENTHAM, MA, United States |



Registration & Employment History

EMPLOYMENT HISTORY

| Employment Dates | Employer Name | Position | Investment Related | Employer Location |
|-------------------|---|-----------------------------------|--------------------|------------------------------|
| 07/2010 - 12/2019 | CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC | INVESTMENT ADVISER REPRESENTATIVE | Y | FAIRFIELD, IA, United States |
| 07/2010 - 12/2019 | CAMBRIDGE INVESTMENT RESEARCH, INC | REG REP | Y | FAIRFIELD, IA, 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.

GARY BOYT TAX PREPARER: OWNER/PRESIDENT, 2/1/2021, SOLE PROPRIETORSHIP, WOONSOCKET, RI; PREPARE AND PRODUCE INDIVIDUAL TAX RETURNS FOR INDIVIDUALS AND SMALL BUSINESSES, NON INVESTMENT RELATED, TIME SPENT ON THIS ACTIVITY DURING REGULAR BUSINESS HOURS IS 10%.



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 | 1 |
| Customer Dispute | 2 |
| Judgment/Lien | 5 |

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 1

| | |
|--|--------------------------------------|
| Reporting Source: | Individual |
| Formal Charges were brought in: | State Court |
| Name of Court: | DEDHAM DISTRICT COURT |
| Location of Court: | NEEDHAM, MA |
| Docket/Case #: | 53493, 53494, 53495 |
| Charge Date: | 07/07/1977 |
| Charge(s) 1 of 3 | |
| Formal Charge(s)/Description: | OPERATING UNREGISTERED MOTOR VEHICLE |
| No of Counts: | 1 |
| Felony or Misdemeanor: | Misdemeanor |
| Plea for each charge: | NOT GUILTY |
| Disposition of charge: | Dismissed |
| Charge(s) 2 of 3 | |
| Formal Charge(s)/Description: | ATTACH PLATES |
| No of Counts: | 1 |
| Felony or Misdemeanor: | Misdemeanor |
| Plea for each charge: | NOT GUILTY |
| Disposition of charge: | Dismissed |

**Charge(s) 3 of 3**

Formal Charge(s)/Description: OPERATING UNINSURED VEHICLE

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: NOT GUILTY

Disposition of charge: Dismissed

Current Status: Final

Status Date: 02/23/1978

Disposition Date: 02/23/1978

Sentence/Penalty: 53493 - dismissed, \$20 court costs, 53494 - dismissed, \$50 court costs, 53495 - dismissed, \$25 court costs.



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: | Cambridge Investment Research, Inc |
| Allegations: | Statement of Claim alleges the advisor financially exploited the client by converting funds, unlawfully transferring common stock, entering into personal loans, engaging in unauthorized activities and forging documentation. |
| Product Type: | Equity Listed (Common & Preferred Stock) |
| Alleged Damages: | \$300,000.00 |
| Is this an oral complaint? | No |
| Is this a written complaint? | No |
| Is this an arbitration/CFTC reparation or civil litigation? | Yes |
| Arbitration/Reparation forum or court name and location: | FINRA |
| Docket/Case #: | 18-03251 |
| Filing date of arbitration/CFTC reparation or civil litigation: | 09/18/2018 |

Customer Complaint Information

| | |
|--|--|
| Date Complaint Received: | 09/18/2018 |
| Complaint Pending? | No |
| Status: | Settled |
| Status Date: | 09/05/2019 |
| Settlement Amount: | \$87,500.00 |
| Individual Contribution Amount: | \$0.00 |
| Firm Statement | RR denies all allegations set forth by the client. |

| | |
|--|--|
| Reporting Source: | Individual |
| Employing firm when activities occurred which led to the complaint: | Cambridge Investment Research, Inc. |
| Allegations: | Statement of Claim alleges the advisor financially exploited the client by converting funds, unlawfully transferring common stock, entering into personal loans, |



| | |
|--|--|
| | engaging in unauthorized activities and forging documentation. |
| Product Type: | Equity Listed (Common & Preferred Stock) |
| Alleged Damages: | \$300,000.00 |
| Is this an oral complaint? | No |
| Is this a written complaint? | No |
| Is this an arbitration/CFTC reparation or civil litigation? | Yes |
| Arbitration/Reparation forum or court name and location: | FINRA |
| Docket/Case #: | 18-03251 |
| Filing date of arbitration/CFTC reparation or civil litigation: | 09/18/2018 |

Customer Complaint Information

| | |
|--|--|
| Date Complaint Received: | 09/18/2018 |
| Complaint Pending? | No |
| Status: | Settled |
| Status Date: | 09/05/2019 |
| Settlement Amount: | \$87,500.00 |
| Individual Contribution Amount: | \$0.00 |
| Broker Statement | RR denies all allegations set forth by the client. |

Disclosure 2 of 2

| | |
|--|--|
| Reporting Source: | Firm |
| Employing firm when activities occurred which led to the complaint: | COMMONWEALTH FINANCIAL NETWORK |
| Allegations: | ON 11/3/2002 CUSTOMER WRITES REGISTERED REPRESENTATIVE (RR) STATING THAT SHE WANTED TO BE INVESTED IN PRODUCTS THAT PRESERVE PRINCIPLE AND RR HAD INSTEAD INVESTED HER IN MUTUAL FUNDS THAT LOST VALUE IN THE SHORT TERM. CLIENT ALLEGES MARKET LOSS OF \$7000 BUT STATES THAT SHE IS RESPONSIBLE FOR \$2000 OF IT AND DEMANDS \$5000 COMPENSATION FROM RR. ACTIVITY SEEMS TO HAVE BEEN IN MAY 2002, BUT CUSTOMER'S LETTER IS NOT CLEAR. BY LETTER OF 11/12/2002 RR STATES TO CLIENT THAT THEY INDEED MET AND DISCUSSED LONG TERM INVESTING AND THAT CUSTOMER HAD BEEN INFORMED OF THE RISK OF MUTUAL FUNDS. |

| | |
|-------------------------|----------------|
| Product Type: | Mutual Fund(s) |
| Alleged Damages: | \$5,000.00 |

Customer Complaint Information

| | |
|---------------------------------|------------|
| Date Complaint Received: | 11/03/2002 |
| Complaint Pending? | No |



Status: Denied
Status Date: 11/12/2002

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: COMMONWEALTH FINANCIAL NETWORK

Allegations: ON 11/3/2002 CUSTOMER WRITES REGISTERED REPRESENTATIVE (RR) STATING THAT SHE WANTED TO BE INVESTED IN PRODUCTS THAT PRESERVE PRINCIPLE AND RR HAD INSTEAD INVESTED HER IN MUTUAL FUNDS THAT LOST VALUE IN THE SHORT TERM. CLIENT ALLEGES MARKET LOSS OF \$7000, BUT STATES THAT SHE IS RESPONSIBLE FOR \$2000 OF IT AND DEMANDS \$5000 COMPENSATION FROM RR. ACTIVITY SEEMS TO HAVE BEEN IN MAY 2002, BUT CUSTOMER'S LETTER IS NOT CLEAR. BY LETTER OF 11/12/2002 RR STATES TO CLIENT THAT THEY INDEED MET AND DISCUSSED LONG TERM INVESTING AND THAT CUSTOMER HAD BEEN INFORMED OF THE RISK OF MUTUAL FUNDS.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/03/2002

Complaint Pending? No

Status: Denied

Status Date: 11/12/2002

Settlement Amount:

Individual Contribution Amount:



Judgment/Lien

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

Disclosure 1 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$4,505.00
Judgment/Lien Type: Tax
Date Filed: 08/30/2011
Type of Court: Federal Court
Name of Court: WORCESTER REGISTRY DEED
Location of Court: WORCESTER, MASSACHUSETTS
Docket/Case #: BK47768PG149
Judgment/Lien Outstanding? Yes
Broker Statement THIS IS PART OF AN ONGOING REPAYMENT PLAN THAT THE RR HAS WITH THE IRS.

Disclosure 2 of 5

Reporting Source: Individual
Judgment/Lien Holder: ADVANTAGE ASSETS II, INC.
Judgment/Lien Amount: \$3,098.00
Judgment/Lien Type: Civil
Date Filed: 03/05/2010
Type of Court: State Court
Name of Court: MILFORD DIVISION DISTRICT COURT
Location of Court: MILFORD, MA
Docket/Case #: 201066CV000013
Judgment/Lien Outstanding? Yes
Broker Statement THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 3 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$29,222.00
Judgment/Lien Type: Tax



Date Filed: 07/28/2008
Type of Court: COUNTY
Name of Court: NORFOLK COUNTY COURT
Location of Court: DEDHAM, MA
Docket/Case #: BK25936PG60
Judgment/Lien Outstanding? Yes
Broker Statement
THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 4 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$4,021.00
Judgment/Lien Type: Tax
Date Filed: 07/28/2008
Type of Court: COUNTY
Name of Court: NORFOLK COUNTY COURT
Location of Court: DEDHAM, MA
Docket/Case #: BK25936PG61
Judgment/Lien Outstanding? Yes
Broker Statement
THE LIENS ASSOCIATED TO MY U-4 ARE DIRECTLY RELATED TO A DIVORCE, WHICH ONLY RECENTLY HAS BEEN SETTLED. AT THIS TIME, TAX RETURNS ARE BEING PROCESSED TO REFLECT THE CORRECT NUMBERS AND PAYMENTS/PAYMENT PLANS ARE BEING MADE. AT THIS POINT, SOME OF THESE HAVE ALREADY BEEN RESOLVED AND ARE BEING REMOVED FROM THE CREDIT REPORT, AND UPDATES TO THE U-4 WILL BE MADE ACCORDINGLY.

Disclosure 5 of 5

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$6,670.02
Judgment/Lien Type: Tax
Date Filed: 05/21/2009
Type of Court: Federal Court
Name of Court: US DISTRICT COURT USDC ELECTRONIC
Location of Court: BOSTON, MA



Docket/Case #: 01872BOY2454973

Judgment/Lien Outstanding? Yes

Broker Statement LIEN FOR TAX YEAR ENDING 12/31/2006. PAYMENT PLAN TO BE NEGOTIATED AND SATISFIED WITHIN 1 YEAR



End of Report

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