



IAPD Report

GAIL MARIE FERNANDEZ

CRD# 4878926

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

GAIL MARIE FERNANDEZ (CRD# 4878926)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2014
IA	OSAIC WEALTH, INC.	CRD# 23131	12/05/2016

QUALIFICATIONS

This representative is currently registered in **1** 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
IA	FINANCIAL LEGACY ASSOCIATES	115944	CHESTERFIELD, MO	06/21/2018 - 12/22/2022
B	FSC SECURITIES CORPORATION	7461	BRENTWOOD, MO	02/27/2009 - 05/29/2012
IA	FSC SECURITIES CORPORATION	7461	BRENTWOOD, MO	02/27/2009 - 05/29/2012

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

Employment 1 of 1

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	01/24/2014
B FINRA	General Securities Principal	Approved	12/15/2014
B FINRA	Municipal Securities Representative	Approved	10/30/2015
B FINRA	Municipal Securities Principal	Approved	01/04/2016
B Alabama	Agent	Approved	01/03/2018
B Alaska	Agent	Approved	05/26/2026
B Arizona	Agent	Approved	05/23/2016
B Arkansas	Agent	Approved	03/24/2015
B California	Agent	Approved	02/01/2017
B Colorado	Agent	Approved	03/25/2015
B Florida	Agent	Approved	02/02/2017
B Georgia	Agent	Approved	10/01/2020
B Idaho	Agent	Approved	01/10/2019



Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	03/25/2015
B	Indiana	Agent	Approved	07/12/2017
B	Iowa	Agent	Approved	08/08/2017
B	Kansas	Agent	Approved	07/11/2017
B	Maine	Agent	Approved	05/07/2024
B	Maryland	Agent	Approved	02/11/2020
B	Massachusetts	Agent	Approved	01/05/2018
B	Michigan	Agent	Approved	01/05/2018
B	Minnesota	Agent	Approved	05/10/2023
B	Mississippi	Agent	Approved	01/20/2021
B	Missouri	Agent	Approved	02/03/2014
IA	Missouri	Investment Adviser Representative	Approved	12/05/2016
B	Nebraska	Agent	Approved	01/11/2021
B	Nevada	Agent	Approved	04/08/2015
B	New Mexico	Agent	Approved	01/07/2021
B	New York	Agent	Approved	10/16/2025
B	North Carolina	Agent	Approved	12/20/2021
B	Ohio	Agent	Approved	03/24/2015
B	Oklahoma	Agent	Approved	07/11/2017



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	03/30/2017
B South Carolina	Agent	Approved	02/08/2016
B South Dakota	Agent	Approved	06/04/2020
B Tennessee	Agent	Approved	07/13/2017
B Texas	Agent	Approved	07/15/2015
IA Texas	Investment Adviser Representative	Restricted Approval	10/29/2025
B Virginia	Agent	Approved	01/03/2018
B Washington	Agent	Approved	01/12/2018
B Wisconsin	Agent	Approved	02/02/2017

Branch Office Locations

OSAIC WEALTH, INC.
16020 SWINGLEY RIDGE RD
SUITE 240
CHESTERFIELD, MO 63017



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

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Securities Principal Examination (S53)	Series 53	01/02/2016
	General Securities Principal Examination (S24)	Series 24	12/15/2014

General Industry/Product Exams

	Exam	Category	Date
	Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	01/10/2005

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	10/15/2016
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/14/2005

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** 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
IA	06/21/2018 - 12/22/2022	FINANCIAL LEGACY ASSOCIATES	CRD# 115944	CHESTERFIELD, MO
B	02/27/2009 - 05/29/2012	FSC SECURITIES CORPORATION	CRD# 7461	BRENTWOOD, MO
IA	02/27/2009 - 05/29/2012	FSC SECURITIES CORPORATION	CRD# 7461	BRENTWOOD, MO
B	06/18/2008 - 02/27/2009	ADVANTAGE CAPITAL CORPORATION	CRD# 146	COLORADO SPRINGS, CO
IA	06/18/2008 - 02/27/2009	ADVANTAGE CAPITAL CORPORATION	CRD# 146	COLORADO SPRINGS, CO
IA	02/14/2007 - 04/04/2008	EDWARD JONES	CRD# 250	COLORADO SPRINGS, CO
B	01/11/2005 - 04/04/2008	EDWARD JONES	CRD# 250	COLORADO SPRINGS, CO

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
02/2014 - Present	Royal Alliance Associates	Registered Representative, Investment Advisor Representative	Y	New York, NY, United States
01/2014 - Present	FINANCIAL LEGACY ASSOCIATES	DELEGATE TO CASPER M UNTERREINER AND REGISTERED ADVISOR	Y	CHESTERFIELD, MO, United States
06/2012 - 07/2020	EDWARD J LIBERTY, CFP	ASSITANT	Y	CHESTERFIELD, MO, United States
06/2017 - 11/2018	Loren Lumpe	Registered Assistant; helping temporarily while this Rep is without an assistant, and will then assist in training the new assistant.	Y	St. Louis, MO, United States
01/2010 - 06/2017	CRANDALL CORPORATE DIETITIANS	CONSULTANT DIETITIAN	N	MESA, AZ, 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) FINANCIAL LEGACY ASSOCIATES, LLC

POSITION: Agent NATURE: Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 11/18/2015

ADDRESS: 16020 Swingley Ridge Road, Suite 100, St. Louis MO 63017; DESCRIPTION: Offer insurance products to clients when reviewing their needs.

2) GAIL FERNANDEZ TAX SERVICE

POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 08/20/2021

ADDRESS: 16020 Swingley Ridge Rd., #100, Chesterfield MO 63017, United States
DESCRIPTION: Federal and State Income Tax Return Preparation

3) FINANCIAL LEGACY ASSOCIATES, LLC

POSITION: Compliance Manager NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 50 SECURITIES TRADING HOURS: 50 START DATE: 12/15/2014

ADDRESS: 16020 SWINGLEY RIDGE RD STE 100, Suite 100, CHESTERFIELD MO 63017, United States
DESCRIPTION: OSJ Delegate for C. Michael Unterreiner.



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	1

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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 03/09/2007; CLIENTS CLAIM THE FA RECOMMENDED USING A HOME EQUITY LOAN TO MAKE INVESTMENTS. THEY CLAIM THEY MET WITH CPA AND ATTORNEY AT THE DIRECTION OF THE FA AND WHO WERE ASSOCIATED WITH THE FA. CLIENTS CLAIM THEY WERE TOLD THE INCOME FROM THE INVESTMENTS WOULD COVER THE PAYMENT ON THE EQUITY LOAN AND PROVIDE THEM WITH ADDITIONAL INCOME. CLIENTS CLAIM ONLY ONE OF THEM WAS WORKING AND THEY HAD ALL DEBT PAID IN FULL AND NOW THEY HAVE LOAN TO PAY WHICH THEY CAN NOT AFFORD AND ARE HAVING TO DIG INTO EMERGENCY FUNDS TO MAKE THE MONTHLY PAYMENT BECAUSE THE INVESTMENTS ARE NOW WORK LESS THAN WHAT THEY PUT IN. CLIENTS CLAIMS, DUE TO THEIR SITUATION, THIS WAS NOT A GOOD RECOMMENDATION AND THEY SHOULD NOT HAVE BEEN ADVISED TO TAKE OUT THIS LOAN. CLIENTS ARE REQUESTING \$102,000.00. FILING REQUIRED

Product Type: Mutual Fund

Alleged Damages: \$102,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information



Date Complaint Received: 06/05/2009

Complaint Pending? No

Status: Settled

Status Date: 09/21/2009

Settlement Amount: \$20,000.00

Individual Contribution Amount: \$0.00

Firm Statement

CONTRARY TO CLIENT'S LETTER IT APPEARS CLIENTS HAD ALREADY BEEN WORKING WITH THE CPA PRIOR TO ACTIVITY IN QUESTION. THE CPA HANDLED CLIENTS' TAX FILINGS FOR PREVIOUS YEARS. ADDITIONALLY, WHILE A MORTGAGE BROKER WAS REFERRED TO CLIENTS BY FA, CLIENTS DID NOT ELECT TO WORK WITH THIS PERSON. ACCORDING TO FA, THE STRATEGY IN QUESTION WAS REVIEWED OVER A PERIOD OF TIME INCLUDING DISCUSSIONS WITH CLIENTS' CPA AS WELL AS A MORTGAGE BROKER CHOSEN BY CLIENTS. THE MORTGAGE WAS BEING DISCUSSED AS MEANS OF TAKING POTENTIAL GAINS TO OFFSET LARGE CAPITAL LOSS CARRYOVER. ACCORDING TO FA, RISKS ASSOCIATED WITH ACTIVITY WERE DISCUSSED FULLY PRIOR TO PURCHASES TAKING PLACE IN MARCH 2007 AND DOES NOT APPEAR ANY GUARANTEES WERE MADE AS TO PERFORMANCE OF INVESTMENTS. CLIENTS WOULD HAVE BEEN PROVIDED WITH PROSPECTUSES AT TIME OF PURCHASE WHICH DISCLOSE DETAILS ASSOCIATED WITH MUTUAL FUNDS, INCLUDING RISKS. CLIENTS WERE PROVIDED WITH CLIENT STATEMENTS REFLECTING ASSETS HELD IN ACCOUNT, ASSET CATEGORIES AND ESTIMATED VALUES. WE HAVE BEEN MADE AWARE THAT CLIENTS CPA ALSO CONFIRMED DISCUSSING THE RISKS WITH CLIENTS AND FURTHER EXPLAINED TO CLIENTS THAT THEY WERE ABLE TO CLAIM MORTGAGE INTEREST AS ITEMIZED DEDUCTION ON TAXES. WHILE WE BELIEVE ACTIVITY IN QUESTION OCCURRED WITH CLIENTS' FULL UNDERSTANDING OF RISKS AND WITH CLIENTS' AUTHORIZATION, IN LIGHT OF ALL FACTS & CIRCUMSTANCES SURROUNDING THE MATTER EDWARD JONES WILL AGREE TO EXTEND AN OFFER IN AMOUNT OF \$20,000.00. CONTACT INFORMATION PROVIDED TO CLIENTS TO NOTIFY EDJ IF OFFER IS ACCEPTED AND, IF ACCEPTED, A SETTLEMENT OF CLAIM WILL BE FORWARDED. 9/8/09 RECEIVED E-MAIL FROM CLIENTS ACCEPTING OUR OFFER. SETTLEMENT OF CLAIM WAS MAILED TO CLIENTS. 9/21/09 RECEIVED EXECUTED SETTLEMENT OF CLAIM. REQUESTED CHECK BE ISSUED TO CLIENTS.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: 03/09/2007; CLIENTS CLAIM THE FA RECOMMENDED USING A HOME EQUITY LOAN TO MAKE INVESTMENTS. THEY CLAIM THEY MET WITH CPA AND ATTORNEY AT THE DIRECTION OF THE FA AND WHO WERE ASSOCIATED WITH THE FA. CLIENTS CLAIM THEY WERE TOLD THE INCOME FROM THE INVESTMENTS WOULD COVER THE PAYMENT ON THE EQUITY LOAN AND PROVIDE THEM WITH ADDITIONAL INCOME. CLIENTS CLAIM ONLY ONE OF THEM WAS WORKING AND THEY HAD ALL DEBT PAID IN FULL AND NOW THEY HAVE LOAN TO PAY WHICH THEY CAN NOT AFFORD AND ARE HAVING TO DIG INTO EMERGENCY FUNDS TO MAKE THE MONTHLY PAYMENT BECAUSE THE INVESTMENT ARE NOW WORTHLESS THAN WHAT THEY PUT



IN. CLIENTS CLAIMS, DUE TO THEIR SITUATION, THIS WAS NOT A GOOD RECOMMENDATION AND THEY SHOULD NOT HAVE BEEN ADVISED TO TAKE OUT THIS LOAN. CLIENTS ARE REQUESTING \$102,000.00. FILING REQUIRED

Product Type: Mutual Fund
Alleged Damages: \$102,000.00
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 06/05/2009
Complaint Pending? No
Status: Settled
Status Date: 09/21/2009
Settlement Amount: \$20,000.00
Individual Contribution Amount: \$0.00

Broker Statement

CONTRARY TO CLIENT'S LETTER IT APPEARS CLIENTS HAD ALREADY BEEN WORKING WITH THE CPA PRIOR TO ACTIVITY IN QUESTION. THE CPA HANDLED CLIENTS' TAX FILINGS FOR PREVIOUS YEARS. ADDITIONALLY, WHILE A MORTGAGE BROKER WAS REFERRED TO CLIENTS BY FA, CLIENTS DID NOT ELECT TO WORK WITH THIS PERSON. ACCORDING TO FA, THE STRATEGY IN QUESTION WAS REVIEWED OVER A PERIOD OF TIME INCLUDING DISCUSSIONS WITH CLIENTS' CPA AS WELL AS A MORTGAGE BROKER CHOSEN BY CLIENTS. THE MORTGAGE WAS BEING DISCUSSED AS MEANS OF TAKING POTENTIAL GAINS TO OFFSET LARGE CAPITAL LOSS CARRYOVER. ACCORDING TO FA, RISKS ASSOCIATED WITH ACTIVITY WERE DISCUSSED FULLY PRIOR TO PURCHASES TAKING PLACE IN MARCH 2007 AND DOES NOT APPEAR ANY GUARANTEES WERE MADE AS TO PERFORMANCE OF INVESTMENTS. CLIENTS WOULD HAVE BEEN PROVIDED WITH PROSPECTUSES AT TIME OF PURCHASE WHICH DISCLOSE DETAILS ASSOCIATED WITH MUTUAL FUNDS, INCLUDING RISKS. CLIENTS WERE PROVIDED WITH CLIENT STATEMENTS REFLECTING ASSETS HELD IN ACCOUNT, ASSET CATEGORIES AND ESTIMATED VALUES. WE HAVE BEEN MADE AWARE THAT CLIENTS CPA ALSO CONFIRMED DISCUSSING THE RISKS WITH CLIENTS AND FURTHER EXPLAINED TO CLIENTS THAT THEY WERE ABLE TO CLAIM MORTGAGE INTEREST AS ITEMIZED DEDUCTION ON TAXES. WHILE WE BELIEVE ACTIVITY IN QUESTION OCCURRED WITH CLIENTS' FULL UNDERSTANDING OF RISKS AND WITH CLIENTS' AUTHORIZATION, IN LIGHT OF ALL FACTS & CIRCUMSTANCES SURROUNDING THE MATTER EDWARD JONES WILL AGREE TO EXTEND AN OFFER IN AMOUNT OF \$20,000.00. CONTACT INFORMATION PROVIDED TO CLIENTS TO NOTIFY EDJ IF OFFER IS ACCEPTED AND, IF ACCEPTED, A SETTLEMENT OF CLAIM WILL BE FORWARDED. 9/8/09 RECEIVED E-MAIL FROM CLIENTS ACCEPTING OUR OFFER. SETTLEMENT OF CLAIM WAS MAILED TO CLIENTS. 9/21/09 RECEIVED EXECUTED SETTLEMENT OF CLAIM. REQUESTED CHECK BE ISSUED TO CLIENTS.



End of Report

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