

BrokerCheck Report

GARY SCOTT CASSILL

CRD# 2860601

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Events	6

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

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

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

GARY S. CASSILL

CRD# 2860601

Currently employed by and registered with the following Firm(s):**TITAN SECURITIES**16775 ADDISON ROAD
SUITE 202ADDISON, TX 75001-0000
CRD# 131392

Registered with this firm since: 08/23/2010

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 1 U.S. state or territory

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):****LPL FINANCIAL CORPORATION**CRD# 6413
TUKWILA, WA
09/2008 - 11/2009**FINTEGRA, LLC**CRD# 16741
AUBURN, WA
08/2004 - 09/2008**DUERR FINANCIAL CORPORATION**CRD# 18558
CHINO HILLS, CA
11/2001 - 08/2004**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1
Customer Dispute	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 1 U.S. state or territory through his or her employer.

Employment 1 of 1

Firm Name: **TITAN SECURITIES**
 Main Office Address: **16775 ADDISON ROAD
 SUITE 202
 ADDISON, TX 75001-0000**
 Firm CRD#: **131392**

SRO	Category	Status	Date
FINRA	General Securities Representative	APPROVED	08/23/2010
FINRA	Invest. Co and Variable Contracts	APPROVED	08/23/2010

U.S. State/ Territory	Category	Status	Date
Washington	Agent	APPROVED	08/23/2010

Branch Office Locations

This individual does not have any registered Branch Office where the individual is located.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Representative Examination	Series 6	03/20/1997
General Securities Representative Examination	Series 7	10/12/2004

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	03/21/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
09/2008 - 11/2009	LPL FINANCIAL CORPORATION	6413	TUKWILA, WA
08/2004 - 09/2008	FINTEGRA, LLC	16741	AUBURN, WA
11/2001 - 08/2004	DUERR FINANCIAL CORPORATION	18558	CHINO HILLS, CA
06/2001 - 11/2001	FISERV INVESTOR SERVICES, INC.	34637	HOUSTON, TX
02/2001 - 05/2001	WMA SECURITIES, INC.	32625	DULUTH, GA
03/1997 - 02/2001	WMA SECURITIES, INC.	32625	DULUTH, GA

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
08/2010 - Present	TITAN SECURITIES	DALLAS, TX
11/2009 - 08/2010	UNEMPLOYED	LAKE TAPPS, WA
09/2008 - 11/2009	BOEING EMPLOYEE CREDIT UNION	TUKWILA, WA
09/2008 - 11/2009	LPL FINANCIAL	TUKWILA, WA
08/2004 - 09/2008	FINTEGRA, LLC	MINNEAPOLIS, MN
05/2001 - 09/2008	HARBOR FINANCIAL SERVICES	AUBURN, WA

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

MOUNTAIN TOP ADVISORS - DBA NAME FOR MARKETING AND FIXED INSURANCE. ALL SECURITIES BUSINESS IS PROCESSED THROUGH TITAN SECURITIES. START DATE 5/1/2010 / FULL TIME: APPROX 120 HOURS /

Registration and Employment History



Other Business Activities, continued

MONTH. ADDRESS: 14801 QUORUM DRIVE, SUITE 260, DALLAS, TX 75254 - CORP ADDRESS USED ON ALL COMMUNICATIONS. TITLE: FINANCIAL REPRESENTATIVE. ALL HOURS ARE DURING TRADING HOURS. MOUNTAIN TOP ADVISORS AND TITAN SECURITIES ARE NOT AFFILIATED.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 -
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	1	0	0



Customer Dispute	1	1	N/A
------------------	---	---	-----



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Pending

This type of disclosure event involves a pending formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory agency such as the Securities and Exchange Commission, foreign financial regulatory body) for alleged violations of investment-related rules or regulations.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Washington
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s) Monetary Penalty other than Fines
Date Initiated:	03/07/2016
Docket/Case Number:	S-14-1603-15-SC01
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Viatical Settlement
Allegations:	On March 7, 2016, the Securities Division entered a Statement of Charges and Notice of Intent to Enter Order to Cease and Desist against Life Partners, Inc. (LPI); Life Partners Holdings, Inc.; Brian Pardo, R. Scott Peden; David Barr; James Billington (Billington); Kim Butler (Butler); Gary Cassill (Cassill); Michael Chapman (Chapman); Tomas Delos Santos (Delos Santos); Neal Inscoe (Inscoe); John Ley (Ley); William Meyer (Meyer); Steven Minnich (Minnich); Tim Watters (Watters); Don Wells (Wells); Alliance of Professionals for Business, Inc. (APB); NW Retirement Solutions LLC (NW Retirement Solutions); NW Safe Retirement LLC



(NW Safe Retirement); Partners Portfolio Solutions, Inc. (PPS); and Strategic Insurance Services, LLC (SIS) (collectively "Respondents").

In the Statement of Charges, the Securities Division alleges that the Respondents violated the Securities Act of Washington through the offer and sale of approximately \$17 million of Life Partners, Inc. life settlements to Washington residents from 2009 to 2014. Specifically, the Statement of Charges alleges that the Respondents violated RCW 21.20.010, the antifraud provision of the Securities Act, by misrepresenting or failing to disclose material information in connection with the sale of LPI life settlements. The Statement of Charges further alleges that the Respondents violated RCW 21.20.140, the unregistered securities provision of the Securities Act by selling unregistered securities. Finally, the Statement of Charges alleges that Billington, Butler, Cassill, Chapman, Delos Santos, Inscoc, Ley, Meyer, Minnich, Watters, Wells, APB, NW Retirement Solutions, NW Safe Retirement, PPS, and SIS violated RCW 21.20.040 by selling LPI life settlements while unregistered as a securities salesperson or broker-dealer in Washington. The Statement of Charges gives notice of the Securities Division's intent to enter an Order to Cease and Desist. Respondents have a right to request a hearing on the Statement of Charges.

Current Status: Pending

Reporting Source: Broker

Regulatory Action Initiated By: State of Washington

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

Date Initiated: 03/07/2016

Docket/Case Number: S-14-1603-16-SC01

Employing firm when activity occurred which led to the regulatory action: Titan Securities

Product Type: Other: Fractionalized Life Settlements

Allegations: That it was an unregistered security and misrepresentations were made

Current Status: Pending



Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FINTEGRA, LLC
Allegations:	CUSTOMER ALLEGES PRODUCT WAS UNSUITABLE AND THAT IT WAS MISREPRESENTED TO HIM.
Product Type:	Annuity-Variable
Alleged Damages:	\$55,519.73
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:	03/18/2008
Complaint Pending?	No
Status:	Settled
Status Date:	04/18/2008
Settlement Amount:	\$55,519.73
Individual Contribution Amount:	\$5,000.00

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	FINTEGRA, LLC
Allegations:	CUSTOMER ALLEGES PRODUCT WAS UNSUITABLE AND THAT IT WAS MISREPRESENTED TO HIM.



Product Type: Annuity-Variable
Alleged Damages: \$55,519.73
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: 03/18/2008
Complaint Pending? No
Status: Settled
Status Date: 04/18/2008
Settlement Amount: \$55,519.73
**Individual Contribution
Amount:** \$5,000.00

Reporting Source: Broker
**Employing firm when
activities occurred which led
to the complaint:** FINTEGRA,LLC

Allegations: CUSTOMER ALLEGES PRODUCT WAS UNSUITABLE AND THAT IT WAS MISREPRESENTED TO HIM.

Product Type: Annuity-Variable
Alleged Damages: \$55,519.73
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: 03/18/2008
Complaint Pending? No



Status:	Settled
Status Date:	04/18/2008
Settlement Amount:	\$55,519.73
Individual Contribution Amount:	\$5,000.00



Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Titan Securities
Allegations:	Trustee is alleging Rep knew of misrepresentations by company and therefore should forfeit commissions related to selling that product
Product Type:	Other: Life settlement
Alleged Damages:	\$20,000.00
Alleged Damages Amount Explanation (if amount not exact):	not sure as it is commissions and don't remember exact amount

Civil Litigation Information

Type of Court:	Federal Court
Name of Court:	United States BankruptcyCourt
Location of Court:	Fort Worth,Texas
Docket/Case #:	15-40289-rfn11
Date Notice/Process Served:	03/25/2016
Litigation Pending?	Yes

End of Report



This page is intentionally left blank.