

BrokerCheck Report

MICHAEL ANTON CROWE

CRD# 1057029

<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)

MICHAEL A. CROWE

CRD# 1057029

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

This broker was previously registered with the following securities firm(s):

SECURITIES AMERICA, INC.

CRD# 10205
MESA, AZ
12/2012 - 10/2016

FSC SECURITIES CORPORATION

CRD# 7461
MESA, AZ
09/2011 - 12/2012

SECURITIES AMERICA, INC.

CRD# 10205
MESA, AZ
04/1989 - 09/2011

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
Customer Dispute	5
Financial	2

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

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 broker is not currently registered.



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 1 principal/supervisory exam, 1 general industry/product exam, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	02/03/1989

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	08/21/1982

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	08/30/1982
Uniform Combined State Law Examination	Series 66	08/09/2002

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
12/2012 - 10/2016	SECURITIES AMERICA, INC.	10205	MESA, AZ
09/2011 - 12/2012	FSC SECURITIES CORPORATION	7461	MESA, AZ
04/1989 - 09/2011	SECURITIES AMERICA, INC.	10205	MESA, AZ
09/1988 - 04/1989	ASSOCIATED PLANNERS SECURITIES CORPORATION	12969	
08/1982 - 09/1988	PRUDENTIAL-BACHE SECURITIES INC.	7471	

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
02/2014 - Present	VERUS CAPITAL PARTNERS	MESA, AZ
12/2012 - Present	SECURITIES AMERICA INC	MESA, AZ
09/1988 - Present	CROWE & ASSOCIATES INC.	MESA, AZ
10/2011 - 12/2012	THE RETIREMENT GROUP, LLC	SAN DIEGO, CA
09/2011 - 12/2012	FSC SECURITIES	MESA, AZ
03/2004 - 12/2012	FOX COLLEGE FUNDING	MESA, AZ
04/1989 - 09/2011	SECURITIES AMERICA ADVISORS	MESA, AZ
04/1989 - 09/2011	SECURITIES AMERICA, INC.	MESA, AZ

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.



Registration and Employment History

Other Business Activities, continued

1) INSURANCE SALES - AGENT - INVESTMENT RELATED - START DATE: 10/1982 - LOCATED AT 1108 E GREENWAY ST STE 1, MESA, AZ 85203 - 10% TIME SPENT

2) VERUS CAPITAL PARTNERS - INVESTMENT ADVISORY - IAR - BEGINNING 2/2014

RENTAL PROPERTY

POSITION: rent collector NATURE: rent out condominium in Rocky Point, Mexico INVESTMENT RELATED: No

NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 12/31/2005

ADDRESS: 1108 E. Greenway, suite 1, Mesa AZ 85203

DESCRIPTION: partake of the rental revenues - management is done by the condo association



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.
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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.
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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
Customer Dispute	0	5	N/A



Financial	0	2	N/A
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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.

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	THE ABOVE CLIENT(S) SUBMITTED CLAIM FORM(S) TO THE CLAIMS RESOLUTION PROCESS RELATING TO LIMITED PARTNERSHIP PURCHASE(S) DURING THE PERIOD 2/84-3/84. THE ABOVE MENTIONED REGISTERED REP. WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASE(S). NO DAMAGES WERE ALLEGED BUT THE AMOUNT(S) OF ACTUAL LOSS (OUT-OF-POCKET) IS/ARE APPROXIMATELY \$ 31,703

Product Type:

Alleged Damages:	\$31,703.00
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Customer Complaint Information

Date Complaint Received:	10/21/1993
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Complaint Pending?	No
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Status:	Settled
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Status Date:

Settlement Amount:	\$59,149.00
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Individual Contribution

**Amount:****Firm Statement**

SETTLEMENT(S) WITH THE ABOVE CLIENT(S) HAS/HAVE BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS. THE DOLLAR AMOUNT(S) OF THE SETTLEMENT(S) IS/ARE APPROXIMATELY: \$59,149. THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JANUARY 1, 1980 TO JANUARY 1, 199. THE ABOVE REFERENCED CLIENT(S) SUBMITTED CLAIM FORM(S) IN RESPONSE TO THIS MAILING. THE CLAIM FORM(S) IN RESPONSE TO THIS MAILING. THE CLAIM FORM(S) WAS/WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS.

Reporting Source:

Broker

Employing firm when activities occurred which led to the complaint:

PRUDENTIAL SECURITIES INCORPORATED

Allegations:

CLAIM RELATED TO PURCHASE OF LIMITED PARTNERSHIPS DURING PERIOD OF 2-84 THRU 3-84. NO DAMAGES ALLEGED BUT OUT OF POCKET LOSS WAS APPROXIMATELY 31,703. PRUDENTIAL SECURITIES ADMITTED TO CRIMINAL FRAUD (BY MISLEADING BOTH BROKERS & CLIENTS) NOV. 1994.

Product Type:**Alleged Damages:**

\$31,703.00

Customer Complaint Information**Date Complaint Received:**

10/21/1993

Complaint Pending?

No

Status:

Settled

Status Date:**Settlement Amount:**

\$59,149.00

Individual Contribution Amount:**Broker Statement**

A SETTLEMENT OF 59,149 WAS REACHED.
Not Provided



Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PSI

Allegations: THE ABOVE REFERENCED CLIENT HAS SUBMITTED A CLAIM FORM TO THE CLAIMS RESOLUTION PROCESS RELATING TO THE PURCHASES OF VARIOUS LIMITED PARTNERSHIPS DURING THE PERIOD 6/88 TO 8/88. THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES. NO DAMAGES WERE ALLEGED BUT THE APPROXIMATE AMOUNT OF ACTUAL LOSS (OUT-OF-POCKET) IS: \$26,567

Product Type:

Alleged Damages: \$26,567.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$28,819.00

Individual Contribution Amount:

Firm Statement

A SETTLEMENT FOR THE ABOVE CLIENTS HAS BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS. THE APPROXIMATE DOLLAR AMOUNT OF THE SETTLEMENT IS AS FOLLOWS: \$28,819 THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JANUARY 1, 1980 TO JANUARY 1, 1991. THE ABOVE REFERENCED CLIENT SUBMITTED A CLAIM FORM IN RESPONSE TO THIS MAILING. THE CLAIM FORM WAS EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT AROSE OUT



OF THIS UNIQUE PROCESS.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PSI
Allegations:	CLIENT SUBMITTED A CLAIM TO THE CLAIMS RESOLUTION PROCESS RELATING TO THE PURCHASE OF VARIOUS LTD. PARTNERSHIPS DURING THE PERIOD 6-88 TO 8-88 NO DAMAGES WERE ALLEGED BUT APPROXIMATE AMOUNT OF OUT-OF-POCKET LOSS WAS 26,567. PRUDENTIAL SECURITIES ADMITTED TO CRIMINAL FRAUD (MISLEADING BROKERS & CLIENTS) NOC. 1994. V. 1994
Product Type:	
Alleged Damages:	\$26,567.00
Customer Complaint Information	
Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	\$28,819.00
Individual Contribution Amount:	
Broker Statement	A SETTLEMENT OF 28,819 WAS REACHED. Not Provided

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PSI
Allegations:	THE ABOVE CLIENTS HAVE SUBMITTED CLAIM FORMS TO THE CLAIMS RESOLUTION PROCESS RELATING TO THE PURCHASES OF



VARIOUS LIMITED PARTNERSHIPS DURING THE PERIOD 12/86 TO 3/88. THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASES. NO DAMAGES WERE ALLEGED BUT THE RESPECTIVE AMOUNTS OF ACTUAL LOSS (OUT-OF -POCKET) ARE APPROXIMATELY: \$22,907

Product Type:

Alleged Damages: \$22,907.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$30,509.00

Individual Contribution Amount:

Firm Statement

A SETTLEMENT FOR EACH OF THE ABOVE CLIENTS HAVE BEEN REACHED IN THE CLAIMS RESOLUTION PROCESS. THE RESPECTIVE DOLLAR AMOUNTS OF THE SETTLEMENTS ARE APPROXIMATELY AS FOLLOWS:

\$30,509

THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JANUARY 1, 1980 TO JANUARY 1, 1991. THE ABOVE REFERENCED CLIENTS SUBMITTED CLAIM FORMS IN RESPONSE TO THIS MAILING. THE CLAIMS FORMS WERE EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENTS AROSE OUT OF THIS UNIQUE PROCESS.

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: PSI



Allegations: CLAIM RELATED TO PURCHASE OF VARIOUS LTD. PARTNERSHIPS DURING THE PERIOD 12-86 TO 3-88. NO DAMAGES WERE ALLEGED BUT OUT-OF-POCKET LOSS WAS APPROXIMATELY 22,907. PRUDENTIAL SECURITIES ADMITTED TO CRIMINAL FRAUD BY MISLEADING BOTH BROKERS AND CLIENTS ON NOVEMBER 1994.

Product Type:

Alleged Damages: \$22,907.00

Customer Complaint Information

Date Complaint Received: 10/21/1993

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$30,509.00

Individual Contribution Amount:

Broker Statement A SETTLEMENT OF \$30,509. WAS REACHED
Not Provided



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a 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, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC.
Allegations:	THE EXECUTOR OF THE CLIENT'S ESTATE ALLEGES THAT THE REPRESENTATIVE MADE INAPPROPRIATE INVESTMENTS IN ANNUITIES AND A REIT. THE EXECUTOR ALLEGES THAT THE REPRESENTATIVE PLACED INVESTMENTS INTO 3 ANNUITIES WITH NO LIVING OR DEATH BENEFITS FOR THE PURPOSE OF GENERATING COMMISSIONS. THE EXECUTOR ALSO ALLEGED THAT A REIT INVESTMENT WAS UNSUITABLE DUE TO THE CLIENT'S AGE AND INVESTING INTO AN IMMEDIATE ANNUITY WITH NO DEATH BENEFIT WAS CONTRARY TO THE CLIENT'S INTENTIONS.
Product Type:	Annuity-Fixed Annuity-Variable Real Estate Security
Alleged Damages:	\$420,000.00
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:	04/09/2012
Complaint Pending?	No
Status:	Denied
Status Date:	05/15/2012
Settlement Amount:	
Individual Contribution Amount:	



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: THE CLIENT'S EXECUTOR ALLEGES THAT CERTAIN VARIABLE ANNUITIES AND A REIT RECOMMENDATION MADE YEARS EARLIER WERE NOT SUITABLE FOR THE CLIENT.

Product Type: Annuity-Variable
Real Estate Security

Alleged Damages: \$420,000.00

Alleged Damages Amount Explanation (if amount not exact): THE AMOUNT STATED REPRESENTS THE PRINCIPAL INVESTED IN AN ANNUITY, WHICH IT IS REQUESTED "BE RETURNED TO HER ESTEATE."

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: 04/05/2012

Complaint Pending? No

Status: Denied

Status Date: 05/15/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.



Allegations: IN 2003 CLIENT INHERITED APPROXIMATELY \$350,000 FROM HER MOTHER AND INVESTED IT INTO AN VARIABLE ANNUITY. STATES HER MAIN INVESTMENT OBJECTIVES WAS TO MAKE SURE THIS MONEY LASTER FOR HER LIFETIME AND TO SEND HER SON TO COLLEGE. RECEIVES SYSTEMATIC W/D EACH MONTH OF \$2000.00 AND IS UNDER 59 1/2 YEARS OF AGE. CLAIMS REPRESENTATIVE DID NOT INFORM HER OF THE TAX LIABILITY AND SHE IS ALSO PAYING AN ADDITIONAL 10% ON W/D. NOW HAS A TAX PAYMENT DUE AND WILL OWE FUTURE TAXES UNTIL 59 1/2 DUE TO THE REPRESENTATIVE NOT INFORMING HER OF THIS INFORMATION.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$32,500.00

Customer Complaint Information

Date Complaint Received: 03/30/2006

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/01/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement FILING WAS PREPARED FOR DISCLOSURE ON 4-10-2006. WAS NOT SUBMITTED AND NOTICED WHEN SAI RECEIVED COPY OF THE ARIZONA DEPT OF INSURANCE LETTER TO THE CLIENT STATING NO ACTION WOULD BE TAKEN BY THEM.



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	03/12/2010
Organization Investment-Related?	
Action Pending?	No
Disposition:	PAID AS AGREED.
Disposition Date:	03/12/2010
If a compromise with creditor, provide:	
Name of Creditor:	COMPASS BANK
Original Amount Owed:	\$22,700.00
Terms Reached with Creditor:	VIA A COMPROMISE AGREEMENT, COMPASS BANK AGREED TO ACCEPT PAYMENT OF \$12,622.21 TO SETTLE THE ACCOUNT IN FULL.

Disclosure 2 of 2

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	02/04/2010
Organization Investment-Related?	
Action Pending?	No
Disposition:	PAID PER AGREEMENT
Disposition Date:	02/04/2010



**If a compromise with creditor,
provide:**

Name of Creditor: AMERICAN EXPRESS

Original Amount Owed: \$32,313.00

Terms Reached with Creditor: IN A COMPROMISE AGREEMENT, AMERICAN EXPRESS AGREED TO ACCEPT PAYMENT OF \$18,787.90 TO SETTLE THE DEBT IN FULL.

End of Report



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