

BrokerCheck Report

JONATHAN DOUGLAS FREEZE

CRD# 2642023

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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.

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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)

JONATHAN D. FREEZE

CRD# 2642023

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:

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

Registration History

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

FORTUNE FINANCIAL SERVICES, INC.
CRD# 42150
Canonsburg, PA
07/2015 - 04/2017

SUMMIT BROKERAGE SERVICES, INC.
CRD# 34643
FREDERICKSBURG, VA
07/2013 - 07/2015

LPL FINANCIAL LLC
CRD# 6413
FREDERICKSBURG, VA
03/2009 - 07/2013

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	2
Termination	2
Financial	12

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

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	10/06/1995

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	12/22/1995
Uniform Investment Adviser Law Examination	Series 65	04/12/2007

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
07/2015 - 04/2017	FORTUNE FINANCIAL SERVICES, INC.	42150	Canonsburg, PA
07/2013 - 07/2015	SUMMIT BROKERAGE SERVICES, INC.	34643	FREDERICKSBURG, VA
03/2009 - 07/2013	LPL FINANCIAL LLC	6413	FREDERICKSBURG, VA
10/1995 - 04/2009	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	CANONSBURG, PA
10/1995 - 03/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	GLASTONBURY, CT

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
07/2015 - Present	FORTUNE FINANCIAL SERVICES, INC	MONACA, PA
07/2015 - 08/2015	PROSPERITY WEALTH MANAGEMENT, INC.	SAN RAMON, CA
07/2013 - 07/2015	SUMMIT BROKERAGE SERVICES INC	FREDERICKSBURG, VA
07/2013 - 07/2015	SUMMIT FINANCIAL GROUP INC	FREDERICKSBURG, VA
08/2010 - 07/2013	STRATOS WEALTH PARTNERS, LTD	FREDERICKSBURG, VA
03/2009 - 07/2013	LPL FINANCIAL CORPORATION	GLEN ALLEN, VA
06/1995 - 03/2009	LINCOLN FINANCIAL ADVISORS CORPORATION	PITTSBURGH, PA
06/1995 - 03/2009	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	PITTSBURGH, PA

Registration and Employment History



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.

REPRESENTATIVE IS SELLING FIXED INSURANCE PRODUCTS: WHOLE LIFE, TERM, LTC, UL AND FIXED ANNUITIES.



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.
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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
Regulatory Event	0	2	0



Termination	N/A	2	N/A
Financial	0	12	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 - Final

This type of disclosure event may involves (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	10/15/2015
Docket/Case Number:	2013036251001
Employing firm when activity occurred which led to the regulatory action:	LPL Financial LLC
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Freeze consented to the sanctions and to the entry of findings that he borrowed \$20,000 from his member firm's customer with whom he had a personal relationship, nevertheless he failed to provide the firm with prior notice of the loan and failed to obtain prior written pre-approval for the loan from the firm. Later, Freeze fully repaid the customer, including interest.
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: 10/15/2015

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: all capacities

Duration: 10 business days

Start Date: 11/02/2015

End Date: 11/13/2015

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: deferred

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:



Date Initiated: 10/15/2015

Docket/Case Number: [2013036251001](#)

Employing firm when activity occurred which led to the regulatory action: LPL Financial LLC

Product Type: No Product

Allegations: Without admitting or denying the findings, Freeze consented to the sanctions and to the entry of findings that he borrowed \$20,000 from his member firm's customer with whom he had a personal relationship, nevertheless he failed to provide the firm with prior notice of the loan and failed to obtain prior written pre-approval for the loan from the firm. Later, Freeze fully repaid the customer, including interest.

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: 10/15/2015

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: any capacity
Duration: 10 business days
Start Date: 11/02/2015
End Date: 11/13/2015

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: deferred
Is Payment Plan Current:
Date Paid by individual: 09/15/2016
Was any portion of penalty waived? No

Amount Waived:

Regulator Statement fine paid in full on September 15, 2016.



Reporting Source: Broker

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: NONE AT THIS TIME

Date Initiated: 07/08/2015

Docket/Case Number: 20130362510

Employing firm when activity occurred which led to the regulatory action: SUMMIT BROKERAGE SERVICES

Product Type: No Product

Allegations: MR. FREEZE IS THE SUBJECT OF A FINRA INVESTIGATION FOR VIOLATION OF FINRA RULES 3240 AND 2010 FOR BORROWING FUNDS FROM A CUSTOMER WITHOUT OBTAINING PRIOR WRITTEN APPROVAL.

Current Status: Pending



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm
Employer Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 07/08/2013
Allegations: ACCEPTED LOAN FROM CUSTOMER IN VIOLATION OF FIRM POLICY.
Product Type: No Product

Reporting Source: Broker
Employer Name: LPL FINANCIAL
Termination Type: Discharged
Termination Date: 07/08/2013
Allegations: ACCEPTED LOAN FROM CUSTOMER IN VIOLATION OF FIRM POLICY
Product Type: No Product

Broker Statement

I HAVE A HIGH SCHOOL FRIEND THAT I HAVE KNOWN FOR 35 YEARS. WE HAVE BEEN FRIENDS WHEN I WAS AT PNC BANK AND AS A BROKER. WE HAVE ASSISTED EACH OTHER DURING OUR FRIENDSHIP. SOME OF THAT ASSISTANCE HAS BEEN IN THE FORM OF LOANS BACK AND FORTH WHEN NEEDED FRIEND TO FRIEND.

MY FRIEND HAD MADE ME A LOAN THAT WAS FOR MARKETING PURPOSES FOR \$20,000. I KEPT THE PROMISSORY NOTE IN THE FILE IN MY OFFICE. I WAS NOT HIDING ANYTHING SINCE IT WAS FROM A FRIEND.

WHEN I WAS RECENTLY AUDITED BY LPL, I STATED I DID HAVE A LOAN WITH A FRIEND/CLIENT. I SHOWED THEM THE PROMISSORY NOTE. IT HAS BEEN SUBSEQUENTLY PAID OFF IN FULL.

Disclosure 2 of 2



Reporting Source: Firm
Employer Name: STRATOS WEALTH PARTNERS, LTD
Termination Type: Discharged
Termination Date: 07/08/2013
Allegations: LPL FINANCIAL DISCHARGED MR. FREEZE BECAUSE HE ACCEPTED A LOAN FROM A CUSTOMER IN VIOLATION OF FIRM POLICY
Product Type: No Product

Reporting Source: Broker
Employer Name: STRATOS WEALTH PARTNERS LTD
Termination Type: Discharged
Termination Date: 07/08/2013
Allegations: LPL FINANCIAL DISCHARGED MR. FREEZE BECAUSE HE ACCEPTED A LOAN FROM A CUSTOMER IN VIOLATION OF FIRM POLICY
Product Type: No Product

Broker Statement

I HAVE A HIGH SCHOOL FRIEND THAT I HAVE KNOWN FOR 35 YEARS. WE HAVE BEEN FRIENDS WHEN I WAS AT PNC BANK AND AS A BROKER. WE HAVE ASSISTED EACH OTHER DURING OUR FRIENDSHIP. SOME OF THAT ASSISTANCE HAS BEEN IN THE FORM OF LOANS BACK AND FORTH WHEN NEEDED FRIEND TO FRIEND.

MY FRIEND HAD MADE ME A LOAN THAT WAS FOR MARKETING PURPOSES FOR \$20,000. I KEPT THE PROMISSORY NOTE IN THE FILE IN MY OFFICE. I WAS NOT HIDING ANYTHING SINCE IT WAS FROM A FRIEND.

WHEN I WAS RECENTLY AUDITED BY LPL, I STATED I DID HAVE A LOAN WITH A FRIEND/CLIENT. I SHOWED THEM THE PROMISSORY NOTE. IT HAS BEEN SUBSEQUENTLY PAID OFF IN FULL.



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 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 10/01/2013

Organization Investment-Related?

Action Pending? No

Disposition: SETTLED IN FULL

Disposition Date: 10/01/2013

If a compromise with creditor, provide:

Name of Creditor: NATIONAL CITY BANK

Original Amount Owed: \$16,500.00

Terms Reached with Creditor: ACCOUNT NUMBER XXXX4624 - - SETTLED FOR \$7500.00

Broker Statement I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS.

Disclosure 2 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 10/01/2013

Organization Investment-Related?



Action Pending? No

Disposition: SETTLED IN FULL

Disposition Date: 10/01/2013

If a compromise with creditor, provide:

Name of Creditor: NATIONAL CITY BANK

Original Amount Owed: \$17,000.00

Terms Reached with Creditor: ACCOUNT NUMBER XXXX1289 - - SETTLED FOR \$7500.00

Broker Statement I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS

Disclosure 3 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 06/29/2011

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 11/29/2011

If a compromise with creditor, provide:

Name of Creditor: DISCOVER FINANCIAL SERVICES, LLC

Original Amount Owed: \$8,298.46

Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$6651.00

**Broker Statement**

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 4 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 06/30/2011

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 08/25/2011

If a compromise with creditor, provide:

Name of Creditor: AMEX

Original Amount Owed: \$8,842.92

Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$7075.00

Broker Statement

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND



THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 5 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/05/2011

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/25/2012

If a compromise with creditor, provide:

Name of Creditor: CHASE

Original Amount Owed: \$14,287.17

Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$5715.00

Broker Statement

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 6 of 12

Reporting Source: Broker

Action Type: Compromise



Action Date: 10/11/2010
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 12/29/2010
If a compromise with creditor, provide:
Name of Creditor: FIA CSNA
Original Amount Owed: \$11,012.46
Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$3900.00

Broker Statement I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 7 of 12

Reporting Source: Broker
Action Type: Compromise
Action Date: 10/11/2010
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 10/29/2010



If a compromise with creditor, provide:

Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$4,509.68
Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$1600.00

Broker Statement

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 8 of 12

Reporting Source: Broker
Action Type: Compromise
Action Date: 10/11/2010

Organization Investment-Related?

Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 10/29/2010

If a compromise with creditor, provide:

Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$4,186.28
Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$1500.00

**Broker Statement**

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 9 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 12/27/2010

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/27/2011

If a compromise with creditor, provide:

Name of Creditor: BARCLAYS BANK

Original Amount Owed: \$27,500.00

Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$9615.00

Broker Statement

I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND



THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 10 of 12

Reporting Source: Broker

Action Type: Compromise

Action Date: 02/15/2011

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 05/15/2012

If a compromise with creditor, provide:

Name of Creditor: FIDELITY BANK

Original Amount Owed: \$50,000.00

Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$ 40,000.00

Broker Statement

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Disclosure 11 of 12

Reporting Source: Broker

Action Type: Compromise



Action Date: 04/18/2011
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 08/31/2011
If a compromise with creditor, provide:
Name of Creditor: PNC VISA
Original Amount Owed: \$21,301.69
Terms Reached with Creditor: COMPROMISED/SETTLED FOR \$7577.00

Broker Statement I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

Disclosure 12 of 12

Reporting Source: Broker
Action Type: Compromise
Action Date: 04/04/2012
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 05/01/2013



If a compromise with creditor, provide:

Name of Creditor: PNC BANK
Original Amount Owed: \$55,188.56
Terms Reached with Creditor: COMPROMISED/SETTLED FOR 19,500.00

Broker Statement

AGENT IS MAKING PAYMENT UNIL 03/29/2013.
I GOT DIVORCED AND THE DEBT WAS TO BE SPLIT 50-50 BETWEEN MY WIFE AND ME. SOON AFTER THE DIVORCE WAS FINAL, SHE FILED BANKRUPTCY AND PUT 100% OF THE DEBT ON ME. I CONTACTED DRCOA(DEBT RELIEF CENTERS OF AMERICA) AND THEY AGREED THAT THEY WOULD HANDLE NEGOTIATIONS WITH ALL MY UNSECURED CREDITORS. I WAS WILLING TO PAY UP TO 50% OF WHAT WAS OWED. DRCOA IS GATHERING ALL THE SETTLEMENT AGREEMENTS I HAD WITH ALL MY CREDITORS AND THEY SAID THAT THOSE TWO IN PARTICULAR WERE AGREED TO, IN WRITING, BEFORE THE JUDGMENT DATES AND THEY HAD NO IDEA THAT JUDGMENTS WERE FILED EITHER , SINCE WE AGREED AHEAD OF TIME.

End of Report



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