

FORM ADV**Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

OMB Number: 3235-0049
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Hours per response.....4.07

Name of Investment Adviser: Access Financial Resources, Inc.						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code:	Telephone Number:
	3621 NW 63rd Street Suite A-1	Okla. City	OK	73116	405-848-9826	

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.

Applicant: **Access Financial Resources, Inc.**

SEC File Number:

801- **109495**

Date:

06/30/2009

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | | |
|---|--|-------------|
| <input checked="" type="checkbox"/> (1) | Provides investment supervisory services | <u>70</u> % |
| <input type="checkbox"/> (2) | Manages investment advisory accounts not involving investment supervisory services..... | _____ % |
| <input checked="" type="checkbox"/> (3) | Furnishes investment advice through consultations not included in either service described above... | <u>5</u> % |
| <input type="checkbox"/> (4) | Issues periodicals about securities by subscription | _____ % |
| <input type="checkbox"/> (5) | Issues special reports about securities not included in any service described above..... | _____ % |
| <input type="checkbox"/> (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... | _____ % |
| <input checked="" type="checkbox"/> (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities... | <u>20</u> % |
| <input type="checkbox"/> (8) | Provides a timing service | _____ % |
| <input checked="" type="checkbox"/> (9) | Furnishes advice about securities in any manner not described above..... | <u>5</u> % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes ☒ No ☐

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input checked="" type="checkbox"/> (2) Hourly charges | <input checked="" type="checkbox"/> (5) Commissions |
| <input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- | | |
|---|--|
| <input checked="" type="checkbox"/> A. Individuals | <input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input checked="" type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | <input type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> (1) securities |
| <input checked="" type="checkbox"/> (3) Foreign issuers | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input checked="" type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | <input checked="" type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Charting | (4) <input checked="" type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input checked="" type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (7) <input checked="" type="checkbox"/> Company press releases |
| | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No
☒ ☐

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- ☒ C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input checked="" type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input checked="" type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input checked="" type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No
☐ ☒

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Clients may schedule a review at anytime during the year to discuss their account. At a minimum, clients may receive quarterly reviews as determined by the client or the advisor; continuing Services clients receive periodic reviews as needed and as determined by either the client or the adviser. Each of the applicant's five reviewers is an Investment Adviser. Each reviewer is assigned client accounts with which that reviewer is the investment advisor.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Continuing Services for Financial Planning: Annual, or more frequent, performance and consolidated asset statements.
Asset Management/Retainer: Semi -Annual, Quarterly, or more frequent, performance and consolidated asset statements, relative performance comparisons, and quarterly or monthly account statements from the third party custodian.

12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|-------------------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|--------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... ☐ Yes ☒ No

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Access Financial Resources, Inc.

SEC File Number:
801- 109495

Date:
06/30/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Access Financial Resources, Inc.		IRS Empl. Ident. No.: 73-1399273												
Item of Form (identify)	Answer													
1.A(1,3,7,9)	The applicant provides investment management and/or financial planning for clients. The relationship typically begins with a detailed data gathering from the client, study, and analysis of the data, and preparation of a formal written plan designed to assist each client reach their personal and financial objectives. An investment analysis may be prepared individually for a client or as a part of their financial plan.													
1.D	<p>Option 1: Applicant will work with clients on an hourly basis for specific issues where the client chooses not to engage Applicant for a complete financial plan. The fee will be \$95.00 to \$250.00 per hour depending on the financial planner. Any pre-paid fee is fully refundable within 5 working days from the date of the execution of the investment advisory agreements if requested in writing. After 5 working days, an hourly fee charge of \$95.00 to \$250.00 will be deducted from the refund for any services rendered. Once all selected reports and recommendations are delivered to the client, no refund will be made, and the balance of any fee due will be payable in full. One-half of the projected fee (up to \$500) is due upon signing the financial planning agreement and the remainder upon delivery of the written plan.</p> <p>Option 1.01 After the completion of the financial plan, the client at their sole discretion may choose to engage applicant for a twelve-month period. The new agreement will be separate from the initial financial planning agreement. Again, the signing of the initial agreement does not obligate the client in any way to engage Applicant for any succeeding periods. The client acknowledges that Applicant strongly recommends an annual review and update to assure the planning process is current and any changes necessary to the ongoing planning are made in a timely fashion.</p> <p>Option 2 The Applicant may also be retained for a set monthly fee. The monthly fee will be determined by a projection of time the Applicant will spend for the year on the client's behalf.</p> <p>Option 3: An Asset Management Fee billed quarterly in arrears may also be assessed in conjunction with ongoing asset allocation analysis and management as agreed to between Applicant and client based upon the client's circumstance, not to exceed the following schedule:</p> <table border="1"> <thead> <tr> <th colspan="2">Total Assets Under Management Fee % per year</th> </tr> </thead> <tbody> <tr> <td>\$0-\$100,000</td> <td>not to exceed 2%</td> </tr> <tr> <td>\$100,001-\$200,000</td> <td>not to exceed 1.5%</td> </tr> <tr> <td>\$200,001-\$500,000</td> <td>not to exceed 1.0%</td> </tr> <tr> <td>\$500,001-\$1,000,000</td> <td>not to exceed .75%</td> </tr> <tr> <td>\$1,000,001-up</td> <td>Negotiable</td> </tr> </tbody> </table> <p>For options 2 or 3, there may be an initial start-up fee not to exceed \$500.00. Any securities commissions paid to an advisor, as a result of a securities transaction, will be offset against future fees. All outstanding balances 60 days past due on all fee structures above will be subject to a 1.5% interest charge per month retroactive to the original due date.</p>		Total Assets Under Management Fee % per year		\$0-\$100,000	not to exceed 2%	\$100,001-\$200,000	not to exceed 1.5%	\$200,001-\$500,000	not to exceed 1.0%	\$500,001-\$1,000,000	not to exceed .75%	\$1,000,001-up	Negotiable
Total Assets Under Management Fee % per year														
\$0-\$100,000	not to exceed 2%													
\$100,001-\$200,000	not to exceed 1.5%													
\$200,001-\$500,000	not to exceed 1.0%													
\$500,001-\$1,000,000	not to exceed .75%													
\$1,000,001-up	Negotiable													

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Access Financial Resources, Inc.

SEC File Number:
801- 109495

Date:
06/30/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:

Access Financial Resources, Inc.

IRS Empl. Ident. No.:

73-1399273

Item of Form (identify)	Answer
3.K	Other. Partnerships may involve research and development for which analysis and advice is given to a client. The programs would typically emphasize long-term growth to the client.
3.L	Advice on rare coins, precious metals, gems, or stamps may be provided to clients, and could take the form of securities.
4.A.5	Applicant uses asset allocation as an investment strategy.
4.B.3	Applicant uses investment research which may include, but is not limited to, Reuters, Bloomberg, Morningstar and CNBC.
4.B.8	Applicant subscribes to various publications and research materials such as Morningstar, Journal of Financial Planning, national conferences and seminars, and numerous other information sources related to financial planning and investments.
5.	All associates providing financial planning services must be enrolled in the curriculum to receive the designation of CFP® or CPA, be certified as a CFP®, CPA, or have at least 5 years experience as a financial planner.

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**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Access Financial Resources, Inc.

SEC File Number:
801- 109495

Date:
06/30/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
6.	<p style="text-align: center;">Troy E. Jones Certified Financial Planner™ Date of Birth 05/15/57</p> <p>EDUCATION:</p> <ul style="list-style-type: none"> • Oklahoma City University, Oklahoma City, OK <ul style="list-style-type: none"> ○ BA Degree 1994 • College for Financial Planning, Denver, CO <ul style="list-style-type: none"> ○ June 1986; Certified Financial Planner Designation (CFP) • National Association of Health <ul style="list-style-type: none"> ○ November 1982; RHU Designation <p>BUSINESS BACKGROUND:</p> <p>Access Financial Resources, Inc., December 1991 - Present, Investment Advisor 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Access Investments, Inc., January 1997 - Present, Registered Representative 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Oklahoma City University, June 1998 - May 2006, Adjunct CFP Investment Instructor 2501 N Blackwelder, Oklahoma City, OK 73106</p>

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
6.	<p style="text-align: center;">Jeff A. Ashford, Certified Financial Planner™ Date of Birth 09/13/1968</p> <p>Education:</p> <ul style="list-style-type: none"> • Certified Financial Planner™ Program , Oklahoma City University, Oklahoma City, OK <ul style="list-style-type: none"> ○ December 2001; Certificate of Completion ○ March 2003, Certified Financial Planner Designation (CFP®) <p>Business Background:</p> <p>Access Financial Resources, Inc., January 2003 - Present, Investment Advisor 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>A-1 Loan Co., Inc., December 1986 to Present, Office manager and Supervisor, Secretary/Treasurer 331 NW 4th, Oklahoma City, OK 73102</p> <p>Island Time, Inc., July 1998 - Present, Business auditor and advisor, President 1717 Victoria Dr., Edmond, OK 73003</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
6.	<p>William P. Atkinson, III, Certified Financial Planner TM Attorney at Law Date of Birth 05/21/72</p> <p>EDUCATION:</p> <ul style="list-style-type: none"> • Rose State College, Midwest City, OK <ul style="list-style-type: none"> ○ August 1991 - May 1993; AA Business Administration • University of Central Oklahoma, Edmond, OK <ul style="list-style-type: none"> ○ August 1993 - December 1996; BA Finance Degree 1996 • College for Financial Planning, Denver, CO <ul style="list-style-type: none"> ○ September 1996; Accredited Asset Management Specialist (AAMS) • College for Financial Planning, Denver, CO <ul style="list-style-type: none"> ○ February 1999; Certified Financial Planner Designation (CFP®) • Oklahoma City University School of Law, Oklahoma City, OK <ul style="list-style-type: none"> ○ August 2001 - May 2005 Juris Doctor <p>BUSINESS BACKGROUND:</p> <p>Access Financial Resources, Inc., March 1996 - Present, Investment Advisor 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Access Investments, Inc., January 1997 - Present, Registered Representative 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>William P. Atkinson, III, April 2006 - Present, Attorney at Law 1900 NW Expressway, Suite 505, Oklahoma City, OK 73118</p> <p>Oklahoma City University, September 1998 - August 2000, Adjunct CFP Investment Instructor, 2501 N. Blackwelder, Oklahoma City, OK 73106</p>

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
6.	<p>Robert Lee Woody, MBA Date of Birth 01/30/1973</p> <p>EDUCATION:</p> <ul style="list-style-type: none"> • University of Oklahoma, Norman, OK <ul style="list-style-type: none"> ○ August 1991 - December 1996; Bachelors of Business Administration • University of Central Oklahoma, Edmond, OK <ul style="list-style-type: none"> ○ June 1999 - August 2000; Masters of Business Administration (MBA) <p>BUSINESS BACKGROUND:</p> <p>Access Financial Resources, Inc., October 2001 - Present, Investment Advisor 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Access Investments, Inc., October 2001 - Present, Registered Representative 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Woody & Associates, PLLC, Since 1991 to Present 3205 NW 63rd. Oklahoma City, OK 73116</p> <p>Financial Planning Resources, August 2000 to October 2001, Financial Planner 2250 E. 73rd St. STE 650, Tulsa, OK 74136</p>

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Resources, Inc.**

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
6.	<p style="text-align: center;">Michael P. Dunham Certified Investment Management Analyst Certified Financial Planner™ Certified Pension Consultant Date of Birth 02/06/1956</p> <p>Education:</p> <ul style="list-style-type: none"> • Oklahoma State University, Stillwater, OK <ul style="list-style-type: none"> ○ August 1974 - December 1975 • University of Oklahoma, Norman, OK January 1976-May 1977 <ul style="list-style-type: none"> ○ January 1976 - May 1977 • Oklahoma State University, Stillwater, OK <ul style="list-style-type: none"> ○ August 1977 - May 1978; BA Psychology • Oklahoma City University, Oklahoma City, OK <ul style="list-style-type: none"> ○ January 1980 - May 1982; MBA Finance • College for Financial Planning, Denver, CO <ul style="list-style-type: none"> ○ June 1986; Certified Financial Planner Designation (CFP®) • Qualified Pension Administrator <ul style="list-style-type: none"> ○ September 1992; Qualified Pension Administrator Designation (QPA) • Certified Pension Consultant <ul style="list-style-type: none"> ○ May 1996; Certified Pension Consultant Designation (CPC) • Certified Investment Management Analyst <ul style="list-style-type: none"> ○ January 2001; Certified Investment Management Designation (CIMA) <p>Business Background:</p> <p>Access Financial Resources, Inc., December 2008 - Present, Investment Advisor 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Access Investments, Inc., January 2009 - Present, Registered Representative 3621 NW 63rd Street Suite A1, Oklahoma City, OK 73116</p> <p>Capstone Financial Group, Inc., June 1995 - Present 13919 Quail Pointe Drive, Oklahoma City, OK. 73134</p> <p>Capstone Retirement Services, LLC, June 2007 - Present 13919 Quail Pointe Drive, Oklahoma City, OK. 73134</p> <p>Linsco/Private Ledger Corp., October 1996 - December 2008, Investment Advisor/Registered Rep 13919 Quail Pointe Drive, Oklahoma City, OK. 73134</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Access Financial Resources, Inc.

SEC File Number:
801- 109495

Date:
06/30/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Access Financial Resources, Inc.		IRS Empl. Ident. No.: 73-1399273
Item of Form (identify)	Answer	
7.A&B	<p>A written financial plan usually includes recommendation and advice pertaining to income, gift, and estate taxes; the purchase, sale, or retention of assets; and the purchase, sale or retention of various insurance coverages. Other than these areas, the Applicant does not offer or sell any other types of product to clients, or engage in any other occupation. However, Troy E. Jones owns 100% of Access Investments, Inc., a Registered Broker Dealer, on which he spends <5% of his time. Moreover, Troy E. Jones owns 50% of Advisor's Plan Administrators, LLC, a third-party administrator, on which he spends <5% of his time. Michael P. Dunham owns 50% of Capstone Retirement Plan Services, LLC, a third-party administrator, on which he spends <20% of his time. The Applicant does not offer legal services; however, William P. Atkinson, III, is a licenced attorney operating independently as a sole proprietor.</p>	
8.c.1, 8, 9, 10	<p>The Applicant is not directly affiliated with any broker/dealer or other investment advisor; however, some members of the firm, Troy E. Jones, William P. Atkinson, III, Robert Lee Woody, and Michael P. Dunham, are registered representatives with Access Investments, Inc., a registered broker/dealer. The same members listed above are also licensed to sell certain insurance products through various insurance companies. The Applicant also may recommend the use of Advisor's Plan Administrators, LLC or Capstone Retirement Plan Services, LLC, both third-party administrators, for retirement plan design and annual administration. Troy E. Jones owns 50% of Advisor's Plan Administrators, LLC, a third-party administrator, on which he spends <5% of his time. Michael P. Dunham owns 50% of Capstone Retirement Plan Services, LLC, a third-party administrator, on which he spends <20% of his time. The Applicant does not offer legal services; however, William P. Atkinson, III, is a licenced attorney operating independently as a sole proprietor.</p>	
9.b	<p>Initial analysis, comprehensive financial reports and reviews lead to recommendations to purchase certain securities. When a security transaction is effected by a representative for a client through Access Investments, Inc., a normal commission is paid to the representative. The standard commission is in accordance with what other brokerage firms charge in recognition of the value of brokerage or research services. All securities commissions are fully disclosed to the client before executing any transactions. Commission schedules for mutual funds and limited partnerships are set forth in each prospectus. The potential conflict of interest in these transactions is stated fully in the financial agreement, which is signed by the client prior to paying any fees or receiving any investment advisory services.</p>	
9.e	<p>Some persons associated with the Applicant may invest in programs such as limited partnerships or equities that the Applicant may render advice to clients about and the Applicant makes full disclosure in advance if any associated person has made such an investment to the knowledge of the Applicant.</p>	
9.Code of Ethics	<p>The Applicant follows a Code of Ethics, which is based on the principle that all employees of the Applicant and certain other persons have a fiduciary duty to place the interest of clients ahead of their own and the Applicant's. A copy of the Applicant's Code of Ethics is available upon written request.</p>	

(Complete amended pages in full, circle amended items and file with execution page (page 1)).

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant:
Access Financial Resources, Inc.

SEC File Number:
801- 109495

Date:
06/30/2009

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:
Access Financial Resources, Inc.

IRS Empl. Ident. No.:
73-1399273

Item of Form (identify)	Answer
12.a	A client must sign an agreement that authorizes investment discretion prior to the Applicant actually having authority to buy or sell securities and in what amount.
12.b	<p>The broker suggested would also have to provide insurance coverage on each account through SIPC as well as be a member of the FINRA. The accuracy of transactions and speed of executions is also a consideration in recommending a broker. One broker specifically recommended to a client could be Access Investments, Inc. of which Troy E. Jones, , William P. Atkinson, III, Robert Lee Woody, and Michael P. Dunham are Registered Representatives.</p> <p>Fidelity Institutional Wealth Services (FIWS), Circle Trust, and American Funds may also be recommended to a client. There is no direct relationship between the investment advice given to clients and the advisor's use of the broker's products and services; however, economic benefits are received by the advisor, which would not be received if the advisor did not give investment advice to clients. These benefits do not depend on the amount of transactions directed by the advisor to the broker.</p> <p>The Client does not pay a brokerage commission in excess of the amount that would be charged by another broker in recognition of the value of the brokerage or research services. Standard stock commissions are compared with other brokers in order to determine the reasonableness of the commissions.</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)