

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
February 2015**

**Doyal Nichols Brown
("Nick Brown")**

**Diligent Investors, LLC
132 West Ramsey Street
Banning, CA 92220
(909) 792-2894**

**Firm Contact:
Edward Cicchillo, Chief Compliance Officer**

This brochure supplement provides information about Nick Brown that supplements our brochure. You should have received a copy of that brochure. Please contact Ed Cicchillo if you did not receive Diligent Investors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Nick Brown is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Doyal Nichols Brown, CWS®

Born in 1945

Education Background:

- 1963-1964: Attended Cerritos College and studied General Education and Sociology

Business Background:

- Diligent Investors, LLC, Managing Member, 08/2011 to Present
- Brown & Cicchillo Insurance Services, Inc., Stockholder, 08/2007 to Present
- Purshe Kaplan Sterling Investments, Registered Representative, 12/2011 to 12/2012
- First Allied Securities, Inc., Registered Representative, 06/2005 to 08/2011
- Roundhill Securities, Inc., Registered Representative, 06/2004 to 06/2005
- First Allied Securities, Inc., Registered Representative, 04/2000 to 06/2004
- Christopher Weil & Co., Registered Representative, 06/1990 to 04/2000
- Public Storage, Inc., Vice President and Registered Representative, 06/1988 to 06/1990
- Morgan Stanley & Co., Incorporated, Registered Representative, 02/1984 to 06/1988
- Dean Witter Reynolds, Inc., Registered Representative, 04/1974 to 02/1984

CWS® - Certified Wealth Strategist:

The Certified Wealth Strategist® or CWS® was designed to respond to an industry need for a practitioner oriented, application-based certification experience.

The development of the Certified Wealth Strategist® Program resulted from a request of several nationally recognized firms who were interested in having their professionals grow their business among wealthy individuals. So together, we have developed this Certified Wealth Strategist® program, which will make sure that each of your professionals are competent and confident in bringing up issues that high net worth individuals face.

The mission of the CWS® is to provide financial services professional's with the technical knowledge, the practice management formula, and the critical client interaction skills to create and build a dynamic Wealth Advisory practice that works effectively with more complex client issues. This highly acclaimed program is one of the fastest growing certifications in our industry, because it is about both knowledge and application – it is about the Advisor's goal to become their clients' trusted advisor.

Pre-Requisites for CWS®

- Must have 3+ years experience in the financial services industry
- Must have significant experience in a client-facing role, or a 4-year degree from an accredited school.
- It's strongly recommend you have one of the following:
 - Series 6
 - Series 7
 - Series 65
 - CPA License
 - Attorney License
 - Chartered Life Underwriter (CLU)
 - Chartered Financial Consultant (ChFC)

Certified Wealth Strategist® Program Requirements

- 2 day instructor-led class CWS I - Sales & Practice Management Skills
- Self-directed Study on 13 Wealth Management Issues
 - 10 Study Guides and a Reference Guide – technical drill down, case studies, and discussion points with clients on each of 13 wealth management issues
 - 2 textbooks for supplemental reading (Concepts for Professionals & Critical Concerns of Estate Planners)
 - Wealth Management Advisors Audio Series CD's
 - 10 interactive e-learning lessons (approximately 1 hour each)
 - 10 technical assessments – about 30 questions each
- 2 day instructor-led class CWS II - Client Interaction Skills
 - Cannon interviews - Interviewing Techniques, Presentation Skills
- CAPSTONE Project - The final project is all about applying what you have learned. For example, creating your detailed business plan or asking you to map out a plan for how you will surface each of the 13 wealth management issues that are pertinent to a client's specific situation - what will you say to those clients/prospects?
- Training takes approximately 6 months – About 4 hours per week is typical.

Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Nick Brown, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

Item 4: Other Business Activities

A. If Nick Brown is actively engaged in any investment-related business or occupation, including if Nick Brown is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Nick Brown's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Nick Brown receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Nick Brown receives. We must explain that this practice gives Nick Brown an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Nick Brown is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Nick Brown's income or involve a substantial amount of Nick Brown's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Nick Brown's time and income, we may presume that they are not substantial.

Mr. Brown is a Stockholder of Brown & Cicchillo Insurance Services, Inc., an insurance company. However, Mr. Brown does not hold an insurance license; therefore, he does not sell insurance products. Our clients are not obligated to use Brown & Cicchillo Insurance Services, Inc. to purchase any insurance products. Clients of Brown & Cicchillo Insurance Services, Inc. may be solicited to use our firm for investment advisory services. A conflict of interest exists to the extent that Mr. Brown may refer our firm's clients to the insurance company in his capacity as a Stockholder of Brown & Cicchillo Insurance Services, Inc. There are no fee arrangements between our firm and Mr. Brown for these referrals.

Mr. Brown is a Board Member of Sam & Alfreda Maloof Foundation for Arts & Crafts, a non-profit organization formed to recognize and celebrate fine artists and craftsmen. Mr. Brown devotes approximately ten percent (10%) of his time on this activity. Clients of Sam & Alfreda Maloof Foundation for Arts & Crafts will not be solicited to use our firm for investment advisory services. Our clients are not obligated to participate in Sam & Alfreda Maloof Foundation for Arts & Crafts' activities.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Nick Brown for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Nick Brown's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6: Supervision

We are required to explain how we supervise Nick Brown, including how we monitor the advice Nick Brown provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Nick Brown's advisory activities on behalf of our firm.

Ed Cicchillo, Managing Member and Chief Compliance Officer of Diligent Investors, LLC, supervises Nick Brown's activities to ensure compliance with our firm's Code of Ethics. Please contact Ed Cicchillo if you have any questions about Nick Brown's brochure supplement at (909) 792-2894.