

in paragraph 6.

7. Respondent has insufficient information to admit or deny the allegations contained in paragraph 7.

8. Respondent denies the allegations contained in paragraph 8.

9. Respondent denies the allegations contained in paragraph 9.

10. Respondent denies the allegations contained in paragraph 10.

11. Respondent denies the allegations contained in paragraph 11.

12. Respondent denies the allegations contained in paragraph 12.

13. Respondent admits the allegations contained in paragraph 13.

14. Respondent denies the allegations contained in paragraph 14.

SECTION III

Respondent denies the allegations contained in Section III, and denies that any remedial action, cease and desist order, disgorgement with prejudgment interest or civil penalty is appropriate in this matter.

SECTION IV

Section IV does not contain any allegations against Respondent and, therefore, no answer is required.

AFFIRMATIVE DEFENSES

1. Respondent relied in good faith on the advice of counsel.

2. The claims in the OIACP fail to allege facts that support the claims of violations or remedies sought.

3. The claims in the OIACP are barred by the statute of limitations.

4. The Administrative Law Judge assigned to this matter was not properly appointed

and does not have authority to conduct this proceeding.

Respondent does not waive any defenses and reserves the right to amend this answer prior to or during the hearing of this matter.

Respectfully Submitted,



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