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Mellon stands that all information was furnished, documentation supported the check's status, accusations were based on management's lack of knowledge, constant false promises, lack of supervision, ineptitude/lack of professionalism of assistants and, multiple false accusations, as documented by Mellon's multiple expungements processes, at her expense(monetary, time and emotional/psychological).

The accurate summation of events, documented in FINRA hearing, include Tom Stuhlsatz's (manager) constant harassment, failure to provide capable administration at branch level, false promises and commitment (Outback bowl included) and assistant Maraman's destructive and conspiratorial behavior.

Mellon, other than having a check returned (late- it was PAID- as documented on statement), is innocent. The FACTS and evidenced actions leading up to her dismissal 12/7/2016, tell the real story. Including a rather bizarre relationship between client involved in Outback bowl (Robin Lester (various last names including Koslowski), and Maraman at the now defunct firm, currently/last known as JHS Capital.

The bank statements, the expenses pending that were to be filed by Maraman (quite disorganized and of the attitude that performing administrative asks were beneath him), the emails with Lester regarding the branch sponsorship, they do not lie.

The 6 years Mellon has dealt with unemployment in her field of expertise, the destruction of reputation and lifestyle, speak volumes.

I appeal the Finra decision and that of the NAC, respectfully.

Nancy Kimball Mellon

Nancy Mellon



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A handwritten signature in black ink, appearing to read 'Nancy Mellon', written in a cursive style.

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BrokerCheck[®] Dispute Form

Complete this form if you wish to update or dispute information that is disclosed in your BrokerCheck report. Further information regarding the BrokerCheck dispute process, including the requirements that must be met for FINRA to investigate a dispute, is available on FINRA's website.

Once FINRA receives your submission, you will be notified in writing as to whether the dispute is eligible for investigation and, if eligible, the outcome of the investigation.

This form must be completed in its entirety and accompanied by all available supporting documentation. FINRA will not process any BrokerCheck Dispute Form that is incomplete, unsigned or submitted by a person or firm that is not the subject of the BrokerCheck report in question.

PART I – GENERAL INFORMATION			
First Name: Nancy	Middle Initial: K.	Last Name: Mellon	
Title (if dispute is being brought on firm's behalf): 			
Address: ██	City: ████████████████████	State: ██	Zip Code: ██████
Phone Number: ████████████████████		Individual/Firm CRD Number: ██████████	

PART II – INFORMATION ABOUT THE DISPUTE

Provide a statement identifying the information that you allege is inaccurate, including the location that such information appears in a BrokerCheck report (section and page number), and the reason you believe the information to be inaccurate.

On or around August 15, 2016, Ms. Nancy Mellon disclosed her recent filing of a Chapter 13 Bankruptcy petition. In doing so, Ms. Mellon used a process implemented by Wells Fargo for brokers to timely notify Wells Fargo (and FINRA) of disclosure events. The process involved the use of their intranet system to disclose the event in a manner which would allow Wells Fargo to input the disclosure into Web CRD. Wells Fargo failed to update the web CRD in a timely manner and subsequently, on December 7, 2016, terminated Ms. Mellon's employment. Please find attached a copy of Ms. Mellon's original petition for bankruptcy dated July 22, 2016, as well as a copy of the latest court order regarding the request.

PART III - ACKNOWLEDGEMENTS

I understand that FINRA will consider any BrokerCheck Dispute Form submitted to be a communication to FINRA and, as such, to be conduct covered by FINRA Rule 2010, which requires members to observe just and equitable principles of trade and high standards of commercial honor. Accordingly, FINRA will consider disciplinary or other appropriate action against an individual or firm that, for example, willfully makes a false or misleading statement in a BrokerCheck Dispute Form.

I further understand that any information or documentation submitted in connection with this dispute may be provided to the entity that reported the information under dispute to the Central Registration Depository®.

If submitting this dispute on behalf of a firm, I acknowledge that I am authorized to do so.

I have read the above statements and all of the information I have provided is true and accurate to the best of my knowledge. I understand that I may be subject to administrative or civil penalties if I provide false or misleading information.

Signature: Nancy Mer

Date: 12-13-2016

BrokerCheck Dispute Checklist:

To ensure timely processing of your dispute, please check the following:

- All parts of this form are complete.
- The applicable section(s) and page(s) of the BrokerCheck report where the disputed information is located have been identified. If you wish, you may provide a copy of the BrokerCheck report with the disputed information circled or highlighted.
- All available supporting documentation has been attached to this form.

Please mail this signed form along with all supporting documentation to:

**Registration and Disclosure—Regulatory Review and Disclosure (RR&D)
FINRA
9509 Key West Avenue
Rockville, Maryland 20850-3329**

FINRA will not accept requests sent via facsimile.

Questions: Call FINRA's Gateway Call Center at (301) 590-6500.

Fill in this information to identify your case:

United States Bankruptcy Court for the:

MIDDLE DISTRICT OF FLORIDA

Case number (if known) _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this an amended filing

Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together called a *joint case* and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Nancy
First name

Kimball
Middle name

Mellon
Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Nancy K. Mellon
Nancy Mellon

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-[REDACTED]

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

I have not used any business name or EINs.

I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s) _____

Business name(s) _____

EINs _____

EINs _____

5. Where you live

Number, Street, City, State & ZIP Code

Hillsborough

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing *this district* to file for bankruptcy

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** **Chapter 13** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

Chapter 7

Chapter 11

Chapter 12

Chapter 13

8. **How you will pay the fee** **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** No.

Yes.

District _____ When _____ Case number _____

District _____ When _____ Case number _____

District _____ When _____ Case number _____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** No.

Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

11. **Do you rent your residence?** No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number, Street, City, State & ZIP Code _____

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?** No. Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code _____

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30 day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30 day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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Disability.
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- No. Go to line 16b.
- Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- No. Go to line 16c.
- Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
- _____

17. Are you filing under Chapter 7?
- No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- No
- Yes

18. How many Creditors do you estimate that you owe?
- 1-49
- 50-99
- 100-199
- 200-999
- 1,000-5,000
- 5,001-10,000
- 10,001-25,000
- 25,001-50,000
- 50,001-100,000
- More than 100,000

19. How much do you estimate your assets to be worth?
- \$0-\$50,000
- \$50,001-\$100,000
- \$100,001-\$500,000
- \$500,001-\$1 million
- \$1,000,001-\$10 million
- \$10,000,001-\$50 million
- \$50,000,001-\$100 million
- \$100,000,001-\$500 million
- \$500,000,001-\$1 billion
- \$1,000,000,001-\$10 billion
- \$10,000,000,001-\$50 billion
- More than \$50 billion

20. How much do you estimate your liabilities to be?
- \$0-\$50,000
- \$50,001-\$100,000
- \$100,001-\$500,000
- \$500,001-\$1 million
- \$1,000,001-\$10 million
- \$10,000,001-\$50 million
- \$50,000,001-\$100 million
- \$100,000,001-\$500 million
- \$500,000,001-\$1 billion
- \$1,000,000,001-\$10 billion
- \$10,000,000,001-\$50 billion
- More than \$50 billion

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Nancy Kimball Mellon
Nancy Kimball Mellon
 Signature of Debtor 1

Signature of Debtor 2 _____

Executed on July 22, 2016 Executed on _____
 MM / DD / YYYY MM / DD / YYYY

Debtor 1 Nancy Kimball Mellon

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

If you are not represented by an attorney, you do not need to file this page./s/ Perry G. Gruman, Esq.

Signature of Attorney for Debtor

Date

July 22, 2016

MM / DD / YYYY

Perry G. Gruman, Esq.

Printed name

Perry G. Gruman, P.A.

Firm name

3400 W. Kennedy Blvd.Tampa, FL 33609

Number, Street, City, State & ZIP Code

Contact phone 813-870-1614

Email address

ross@grumanlaw.com396052

Bar number & State

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Nancy Kimball Mellon
[REDACTED]

Small Business Admin
Agency of US Governmnet
801 Tom Martin Drive #120
Birmingham, AL 35211

Perry G. Gruman, Esq.
Perry G. Gruman, P.A.
3400 W. Kennedy Blvd.
Tampa, FL 33609

Statebridge Company
4600 S Syracuse St Ste 7
Denver, CO 80237

Aes/goal Financial
Pob 61047
Harrisburg, PA 17106

Symphony Isles Master Ass
c/o Inga Bartlett
821 Symphony Isles Blvd
Apollo Beach, FL 33572

Bank of Tampa
PO Box 1
Tampa, FL 33601

Usaa Savings Bank
Po Box 47504
San Antonio, TX 78265

Bmw Financial Services
5515 Parkcenter Cir
Dublin, OH 43017

Chase Card
Po Box 15298
Wilmington, DE 19850

IRS
PO Box 7346
Philadelphia, PA 19101

Rushmore Loan Mgmt Ser
Pob 52708
Irvine, CA 92619

Sentry Credit
2809 Grand Ave
Everett, WA 98201

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
Middle District of Florida**

In re Nancy Kimball Mellon

Debtor(s)

Case No.

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,800.00</u>
Prior to the filing of this statement I have received	\$	<u>1,500.00</u>
Balance Due	\$	<u>2,300.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 22, 2016

Date

/s/ Perry G. Gruman, Esq.

Perry G. Gruman, Esq. 396052

Signature of Attorney

Perry G. Gruman, P.A.

3400 W. Kennedy Blvd.

Tampa, FL 33609

813-870-1614 Fax: 813-8701634

ross@grumanlaw.com

Name of law firm

ORDERED.

Dated: November 29, 2016



Catherine Peek McEwen
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov**

Case No. 8:16-bk-06284-CPM
Chapter 13

In re:

Nancy Kimball Mellon
Debtor(s)

_____ /

**ORDER RESERVING RULING ON TRUSTEE'S MOTION
TO DISMISS FOR FAILURE TO MAKE PLAN PAYMENTS
TO TRUSTEE AND GRANTING PERIOD TO CURE DEFAULT**

This matter came on for consideration, for the purpose of the entry of an appropriate Order in the above Styled Chapter 13 Case, upon the Trustee's Motion to Dismiss for Failure to Make Plan Payments (Doc #40). The Court having reviewed the motion and based upon the facts set forth above, it is

ORDERED:

1. The Debtor(s) shall make the December 21, 2016 & January 21, 2017 payments of \$11,267.00 each, both on time. The Debtor(s) shall also cure all delinquencies and bring all payments current under the Plan by paying to the Chapter 13 Trustee the additional sum of \$33,801.00 on or before February 21, 2017, which amount includes the February 2017 payment.

Notwithstanding the foregoing, nothing contained in this order relieves the Debtor(s) of the obligation to be current with all plan payments at the time of the confirmation hearing as a means of demonstrating that the plan is feasible.

2. In the event Debtor(s) fail to timely make payments as mentioned above and to cure arrearages as herein provided, the Trustee, shall without further notice to the Debtor(s), submit for this Court's consideration an Order dismissing this case.

3. Assuming the Debtor(s) bring all payments to the Trustee current pursuant to Paragraph 1 above, the Court will reserve ruling on the Trustee's Motion to Dismiss and the entry of this Order shall constitute final notice to the Debtor(s) that in the event payments to the Trustee hereafter become more than thirty (30) days delinquent, the Trustee shall, without further notice to the Debtor(s), submit an Order dismissing the above-styled Chapter 13 case.

4. In the event the Debtor(s) complete all of the required payments under the Plan, the Court will deny the Trustee's Motion to Dismiss as Moot.

Chapter 13 Trustee, Jon M. Waage is directed to serve a copy of this order on interested parties who are non-CM/ECF users and file a proof of service within 3 days of entry of the order.

JMW/kja

C13T 11/28/16



BrokerCheck® Dispute Form

Complete this form if you wish to update or dispute information that is disclosed in your BrokerCheck report. Further information regarding the BrokerCheck dispute process, including the requirements that must be met for FINRA to investigate a dispute, is available on FINRA's website.

Once FINRA receives your submission, you will be notified in writing as to whether the dispute is eligible for investigation and, if eligible, the outcome of the investigation.

This form must be completed in its entirety and accompanied by all available supporting documentation. FINRA will not process any BrokerCheck Dispute Form that is incomplete, unsigned or submitted by a person or firm that is not the subject of the BrokerCheck report in question.

PART I – GENERAL INFORMATION

First Name: NAncy	Middle Initial: Kimball	Last Name: Mellon	
Title (if dispute is being brought on firm's behalf): 			
Address: [REDACTED]	City: [REDACTED]	State: [REDACTED]	Zip Code: [REDACTED]
Phone Number: [REDACTED]		Individual/Firm CRD Number: 	

PART II – INFORMATION ABOUT THE DISPUTE

Provide a statement identifying the information that you allege is inaccurate, including the location that such information appears in a BrokerCheck report (section and page number), and the reason you believe the information to be inaccurate.

IRS and MSSB ;liens all released documentation attached. Numerous other vacations and removals submitted previoulsy(false filings by WellsFargo Advisors.
 Per transcripts- there is no liability for the years represented by the tax liens- both of which have expired, as previously documented to finra.
 Additionally, please remove my comments attached to liens, and finra charges and addendum finra charge comments to read:
 Finra changes on appeal with NAC since July 2019.

PART III - ACKNOWLEDGEMENTS

I understand that FINRA will consider any BrokerCheck Dispute Form submitted to be a communication to FINRA and, as such, to be conduct covered by FINRA Rule 2010, which requires members to observe just and equitable principles of trade and high standards of commercial honor. Accordingly, FINRA will consider disciplinary or other appropriate action against an individual or firm that, for example, willfully makes a false or misleading statement in a BrokerCheck Dispute Form.

I further understand that any information or documentation submitted in connection with this dispute may be provided to the entity that reported the information under dispute to the Central Registration Depository®.

If submitting this dispute on behalf of a firm, I acknowledge that I am authorized to do so.

I have read the above statements and all of the information I have provided is true and accurate to the best of my knowledge. I understand that I may be subject to administrative or civil penalties if I provide false or misleading information.

Signature: _____

Date: 910/12/2022

BrokerCheck Dispute Checklist:

To ensure timely processing of your dispute, please check the following:

- All parts of this form are complete.
- The applicable section(s) and page(s) of the BrokerCheck report where the disputed information is located have been identified. If you wish, you may provide a copy of the BrokerCheck report with the disputed information circled or highlighted.
- All available supporting documentation has been attached to this form.

Please email this signed and dated form along with your supporting documentation to:
BrokerCheckDispComm@finra.org

Questions: Call FINRA's Gateway Call Center at (301) 590-6500

Award
FINRA Dispute Resolution Services

In the Matter of the Arbitration Between:

Claimant
Nancy Kimball Mellon

Case Number: 20-01831

vs.

Respondents
Wells Fargo Advisors Financial Network, LLC,
Wells Fargo Clearing Services, LLC, and
Wells Fargo Private Bank

Hearing Site: Tampa, Florida

Awards are rendered by independent arbitrators who are chosen by the parties to issue final, binding decisions. FINRA makes available an arbitration forum—pursuant to rules approved by the SEC—but has no part in deciding the award.

Nature of the Dispute: Associated Person vs. Members and Non-Member

The evidentiary hearing was conducted by videoconference.

REPRESENTATION OF PARTIES

Claimant Nancy Kimball Mellon (“Claimant”) appeared pro se.

For Respondents Wells Fargo Advisors Financial Network, LLC (“WFAFN”) and Wells Fargo Clearing Services, LLC (“WFCS”), collectively hereinafter referred to as “Respondents”: Kevin K. Fitzgerald, Esq., Jones, Bell, Abbott, Fleming & Fitzgerald L.L.P., Los Angeles, California.

Respondent Wells Fargo Private Bank (“WFPB”) did not enter an appearance in this matter.

CASE INFORMATION

Statement of Claim filed on or about: July 29, 2020.

Amended Statement of Claim filed on or about: April 12, 2021.

Second Amended Statement of Claim filed on or about: June 7, 2021.

New Second Amended Statement of Claim filed on or about: November 3, 2021.

Claimant signed the Submission Agreement: June 29, 2020.

Statement of Answer and Counterclaim filed by Respondents on or about: September 18, 2020.

Amended Statement of Answer and Counterclaim filed by Respondents on or about: April 29, 2021.

Amended Statement of Answer and Counterclaim filed by Respondents on or about: July 12, 2021.

Amended Statement of Answer filed by Respondents on or about: December 2, 2021.

WFAFN signed the Submission Agreement: September 21, 2020.

WFCS signed the Submission Agreement: September 15, 2020.

WFPB did not file a Statement of Answer or Submission Agreement.

CASE SUMMARY

In the Statement of Claim, as amended, Claimant asserted the following causes of action against all respondents relating to her employment: sexual harassment, sexual discrimination, unlawful discrimination, hostile work environment, hostile behavior of managers and peers, constructive discharge, age discrimination, retaliation, defamation of character, deceitful weaponization of federal agencies, slander, libel, reputation destruction, destruction of business, fraud, and misrepresentation.

Unless specifically admitted in the Amended Statement of Answer to Statement of Claim, as amended, and Counterclaim, Respondents denied the allegations made in the Statement of Claim, as amended, asserted various affirmative defenses and the following causes of action: breach of contract and unjust enrichment. The causes of action related to allegations that Claimant failed to repay the balance due on money loaned and evidenced by five separate promissory notes, which became due and owing after Claimant's employment with Respondents ended.

RELIEF REQUESTED

In the Statement of Claim, as amended, Claimant requested damages including the following:

- \$25,000,000
- Jesuit-\$5000 plus no gifting
- AHN-70,000-plus Callie / termination
- HOA- \$12-14000
- Attys fees-HOA, Rushmore, State Bridge, BK, mortgage mod, reinstatement, contract, expungements, late filing, Better Business Bureau
- COMP-3 plus years and future and bonus not paid
- Destruction of business
- Sabotage
- Defamation of character- law firms, internet, Wells Fargo employees directly with clients' websites- use of name-libel, slander
- Foreclosure of our home-loss of business, loss of income

In the Statement of Answer to Statement of Claim, as amended, and Counterclaim, Respondents requested that Claimant's request for damages be denied; that Claimant take nothing; that Claimant be required to pay all costs incurred in these proceedings. In the Counterclaim, Respondents additionally requested that Claimant be ordered to pay Respondents no less than \$624,907.00, plus interest; that Claimant be ordered to pay attorneys' fees as to the counterclaims; and such other and further relief as the Panel deems appropriate.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrators acknowledge that they have each read the pleadings and other materials filed by the parties.

WFPB is not a member or associated person of FINRA and did not voluntarily submit to arbitration. Therefore, the Panel made no determination with respect to the claims against WFPB.

In an Order dated December 29, 2020, the Panel dismissed Claimant's claims without prejudice for failure to prosecute, having determined that Claimant had proper notice of pre-hearing conference calls on November 20, 2020 and December 29, 2020 and failed to appear for both calls.

On December 30, 2020, Claimant filed a Motion to Reinstate Case ("Motion to Reinstate"). On January 8, 2021, Respondents filed an Opposition to the Motion to Reinstate. On January 11, 2021, Claimant filed a reply to the Motion to Reinstate. A pre-hearing conference on the Motion to Reinstate was held on February 4, 2021. In an Order dated the same day, the Panel granted the Motion to Reinstate.

In an Order dated April 12, 2021, the Panel ordered Respondents to submit specified litigation documents related to this arbitration case and granted leave to Claimant to file a new Statement of Claim, including those claims ordered to be adjudicated in the arbitration matter. The same day, Claimant filed an Amended Statement of Claim.

On May 17, 2021, Claimant moved to amend the Amended Statement of Claim ("First Motion for Leave"). On May 28, 2021, Respondents filed an Opposition to the First Motion for Leave. In an Order dated June 5, 2021, the Panel denied the First Motion for Leave.

On June 7, 2021, Claimant moved to amend the Amended Statement of Claim ("Second Motion for Leave"). On June 16, 2021, WFCS filed a Notice of Non-Opposition to the Second Motion for Leave. In an Order dated June 23, 2021, the Panel granted the Second Motion for Leave.

On July 3, 2021, Claimant filed a Third Amended Statement of Claim. On July 7, 2021, Claimant filed a Fourth Amended Statement of Claim. On July 9, 2021, Respondents filed a Motion to Strike Claimant's Third and Fourth Amended Statements of Claim ("Motion to Strike"). On the same day, Claimant filed an Opposition to the Motion to Strike. Also, on the same day, Respondents filed a Reply in Support of the Motion to Strike. In an Order dated July 15, 2021, the Panel granted the Motion to Strike.

On the record at the hearing, Respondents moved for dismissal after the close of Claimant's case-in-chief on the basis that Claimant failed to prove the claim ("Motion"). The Panel took the Motion under advisement at the hearing and denies the Motion herein.

On the record at the hearing, Respondents voluntarily dismissed the Counterclaim. Therefore, the Panel made no determination with respect to any of the relief requests contained in the Counterclaim.

On the record at the hearing, after significant discussion by the parties and Panel, the Panel ordered Claimant to file a New Second Amended Statement of Claim. On November 3, 2021, Claimant filed a New Second Amended Statement of Claim. On the record at the hearing, Respondents objected to Claimant's New Second Amended Statement of Claim. The Panel ordered Claimant to file a corrected version of the New Second Amended Statement of Claim. The same day, Claimant filed a corrected version of the New Second Amended Statement of Claim.

The Award in this matter may be executed in counterpart copies.

AWARD

After considering the pleadings, the testimony and evidence presented at the hearing, and any post-hearing submissions, the Panel has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimant's claims are denied in their entirety.
2. Claimant's request for expungement, if any, is denied.
3. Any and all claims for relief not specifically addressed herein, including any requests for punitive damages, treble damages, and attorneys' fees, are denied.

FEES

Pursuant to the Code of Arbitration Procedure, the following fees are assessed:

Filing Fees

FINRA Dispute Resolution Services assessed a filing fee* for each claim:

Initial Claim Filing Fee	= \$	2,250.00
Counterclaim Filing Fee	= \$	2,550.00

**The filing fee is made up of a non-refundable and a refundable portion.*

FINRA Dispute Resolution Services previously deferred Claimant's filing fee of \$2,250.00. Upon conclusion of the matter, the Panel determined to assess the non-refundable portion of the filing fee.

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm(s) that employed the associated person(s) at the time of the event(s) giving rise to the dispute. Accordingly, as parties, WFAFN and WFCS are each assessed the following:

Member Surcharge	= \$	4,025.00
Member Process Fee	= \$	7,000.00

Discovery-Related Motion Fees

Fees apply for each decision rendered on a discovery-related motion.

Four (4) decisions on discovery-related motions on the papers with one (1) Arbitrator @ \$200.00/decision	= \$	800.00
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Claimant submitted three (3) discovery-related motions
Respondents submitted one (1) discovery-related motion

Total Discovery-Related Motion Fees	= \$	800.00
-------------------------------------	------	--------

The Panel has assessed \$700.00 of the discovery-related motion fees to Claimant.

The Panel has assessed \$100.00 of the discovery-related motion fees, jointly and severally, to Respondents.

Hearing Session Fees and Assessments

The Panel has assessed hearing session fees for each session conducted. A session is any meeting between the parties and the arbitrator(s), including a pre-hearing conference with the arbitrator(s), which lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) pre-hearing session with a single Arbitrator @ \$450.00/session	= \$	450.00
Pre-Hearing Conference: October 18, 2021	1 session	
Four (4) pre-hearing sessions with the Panel @ \$1,500.00/session	= \$	6,000.00
Pre-Hearing Conferences: November 20, 2020	1 session	
December 29, 2020	1 session	
February 4, 2021	1 session	
April 12, 2021	1 session	
Five (5) hearing sessions @ \$1,500.00/session		
Hearings: November 1, 2021	1 session	= \$ 7,500.00
November 2, 2021	2 sessions	
November 3, 2021	2 sessions	
<hr/>		
Total Hearing Session Fees	= \$	13,950.00

The Panel has assessed \$9,225.00 of the hearing session fees to Claimant.

The Panel has assessed \$4,725.00 of the hearing session fees, jointly and severally, to Respondents.

All balances are payable to FINRA Dispute Resolution Services and are due upon receipt.

ARBITRATION PANEL

Karl A. Vogeler, III	-	Public Arbitrator, Presiding Chairperson
Richard Kennard Hurley, Jr.	-	Public Arbitrator
Gary L. Hodge	-	Non-Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument, which is my award.

Concurring Arbitrators' Signatures

Karl A. Vogeler, III

Karl A. Vogeler, III
Public Arbitrator, Presiding Chairperson

01/15/2022

Signature Date

Richard Kennard Hurley, Jr.

Richard Kennard Hurley, Jr.
Public Arbitrator

01/17/2022

Signature Date

Gary L. Hodge

Gary L. Hodge
Non-Public Arbitrator

01/14/2022

Signature Date

Awards are rendered by independent arbitrators who are chosen by the parties to issue final, binding decisions. FINRA makes available an arbitration forum—pursuant to rules approved by the SEC—but has no part in deciding the award.

January 18, 2022

Date of Service (For FINRA Dispute Resolution Services use only)

FAX COVER

**Recipient****Date:** 10/14/2016

Recipient's Name: Complaint resolutions Group/Brent Burtin	Recipient's Company Wells Fargo
Recipient's Fax Number: (877) 809 5971	Number of Pages (including cover): 10

Sender

Legal Name as it appears on FINRA registration records: Nancy K Mellon	
Compliance-approved Title: First Vice President Investments	
Branch Address: 4030 WEST BOY SCOUT BLVD SUITE 150 TAMPA, FLORIDA 33607	
Branch Telephone Number: (813) 258 7188	Sender's Fax Number: (813) 259 9283
Branch Toll-Free Number: 1 800 237 1274	Email Address: NANCY MELLON@WELLSFARGOADVISORS COM
Subject: Virginia Lococo	

Notes:

Please correct and update

You may request to "opt out" of receiving future advertisements via fax transmission. A request to opt out must specify the fax number to which the request relates, and be sent to the Firm using the sender information above.

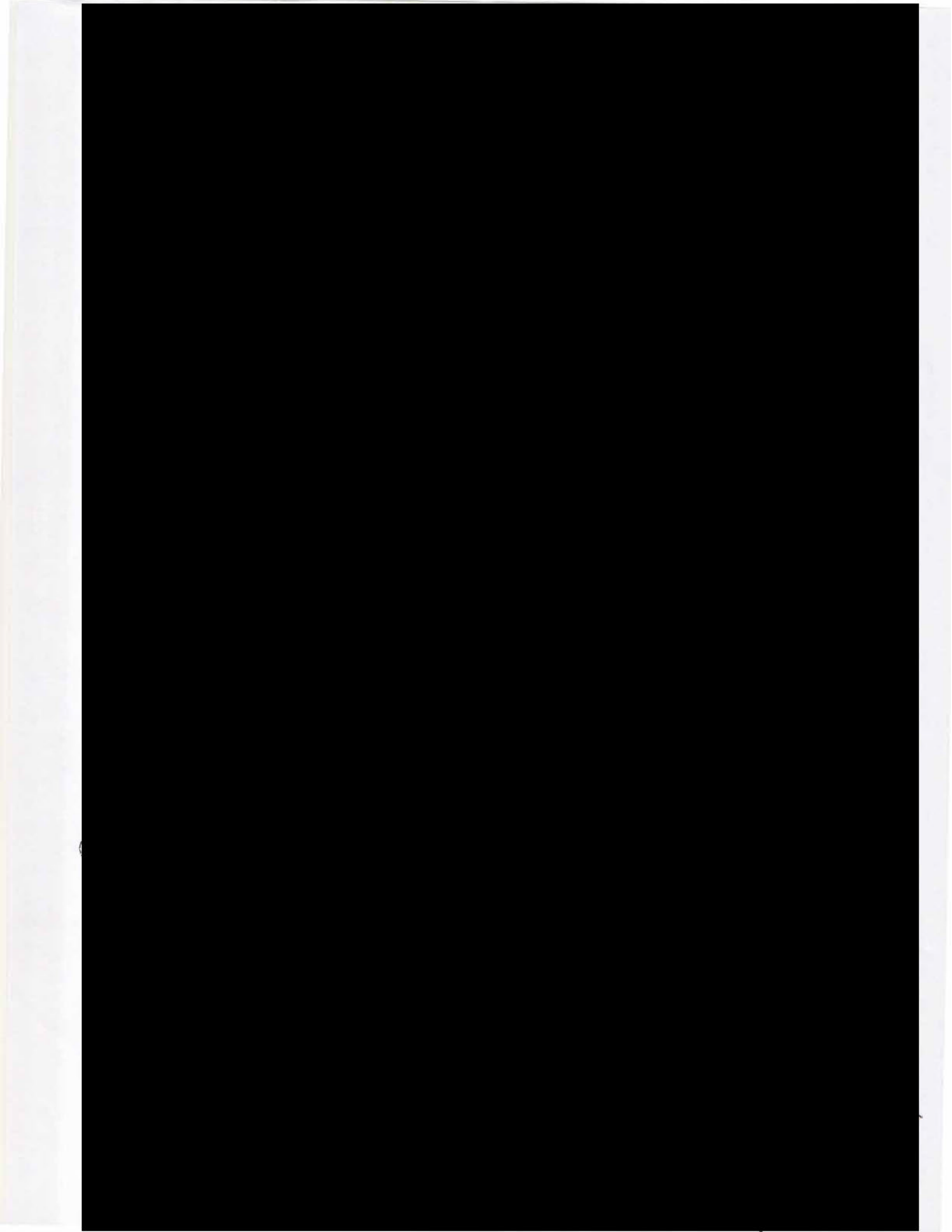
It is unlawful for the sender of this fax transmission to fail to comply with such a request within the shortest reasonable time as determined by the FCC not less than 30 days. An opt out applies only to the fax number specified in the request. A request to opt out will not prevent the receipt of fax transmissions whose primary purpose is transactional rather than promotional. As a reminder, you have agreed to receive this information via facsimile. Facsimile transmission is not a secure form of communication, therefore, the confidentiality of fax transmissions cannot be guaranteed.

Investment and Insurance Products:

Not Insured by FDIC or any Federal Government Agency	May Lose Value	Not a Deposit of or Guaranteed by a Bank or any Bank Affiliate
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Wells Fargo Advisors, LLC is a registered broker dealer and separate non bank affiliate of Wells Fargo & Company.

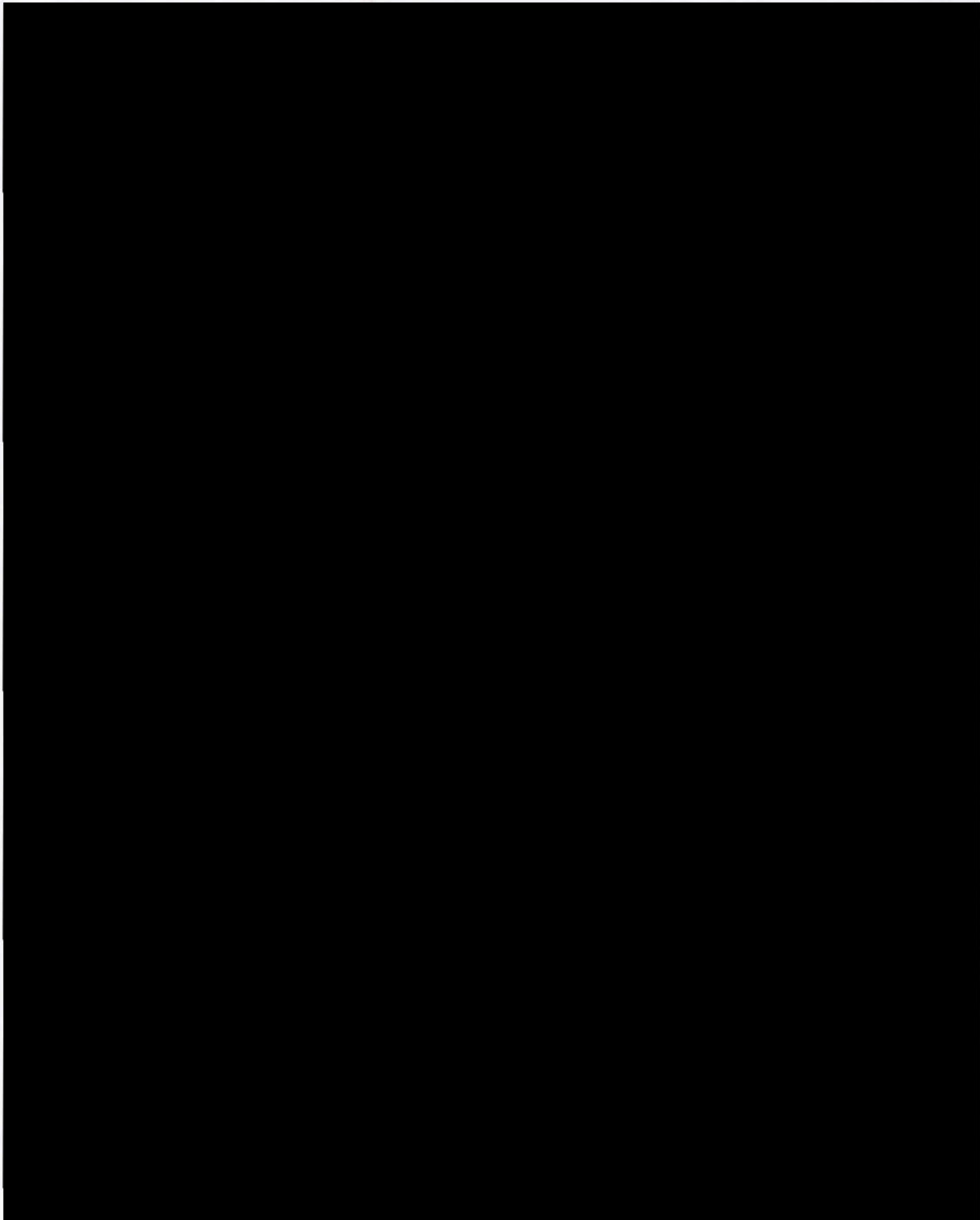
CONFIDENTIALITY NOTICE: This message is intended only for the named recipient and it may contain information that is confidential and/or subject to Firm privileges. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by return facsimile or phone call and destroy this message at once.



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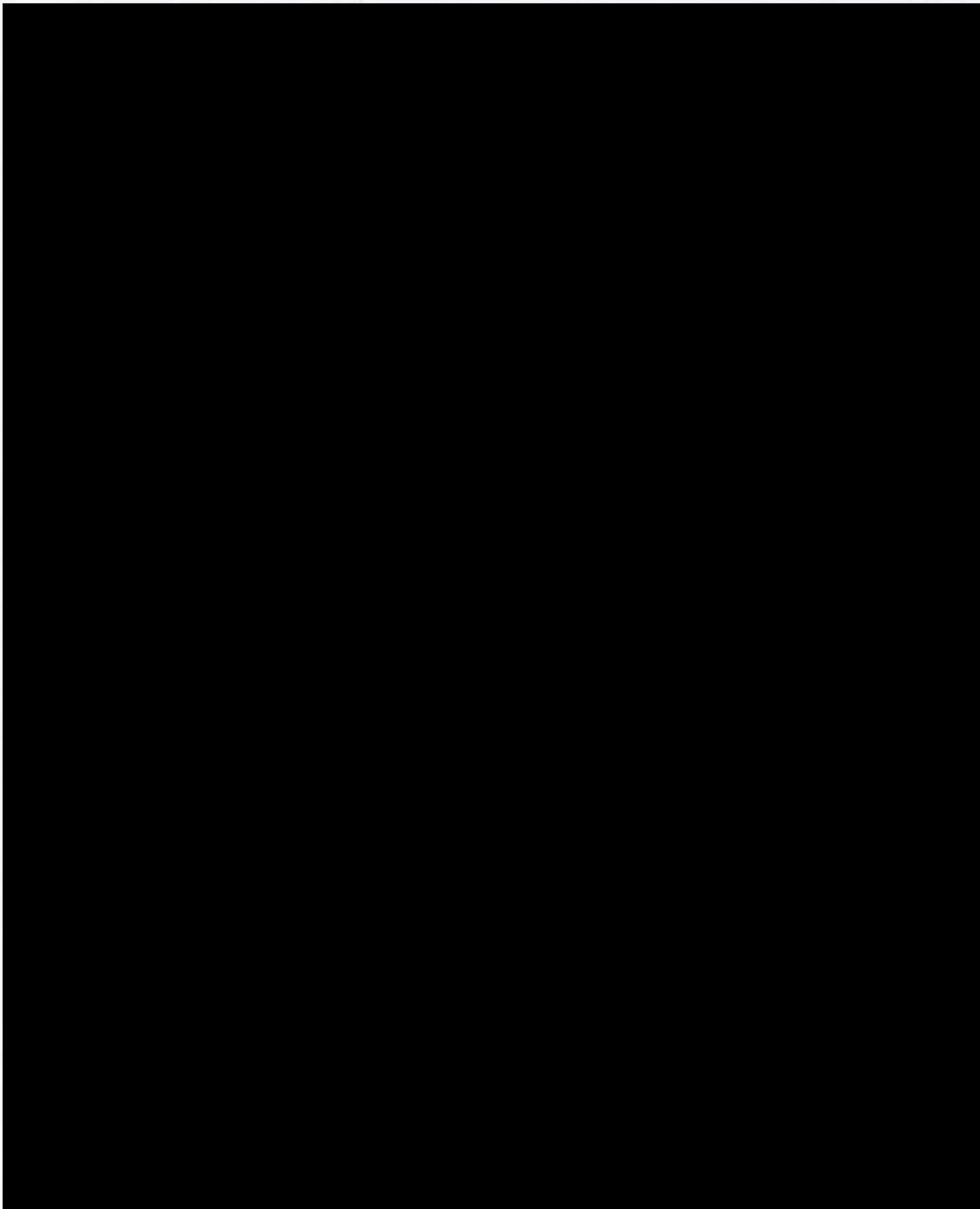
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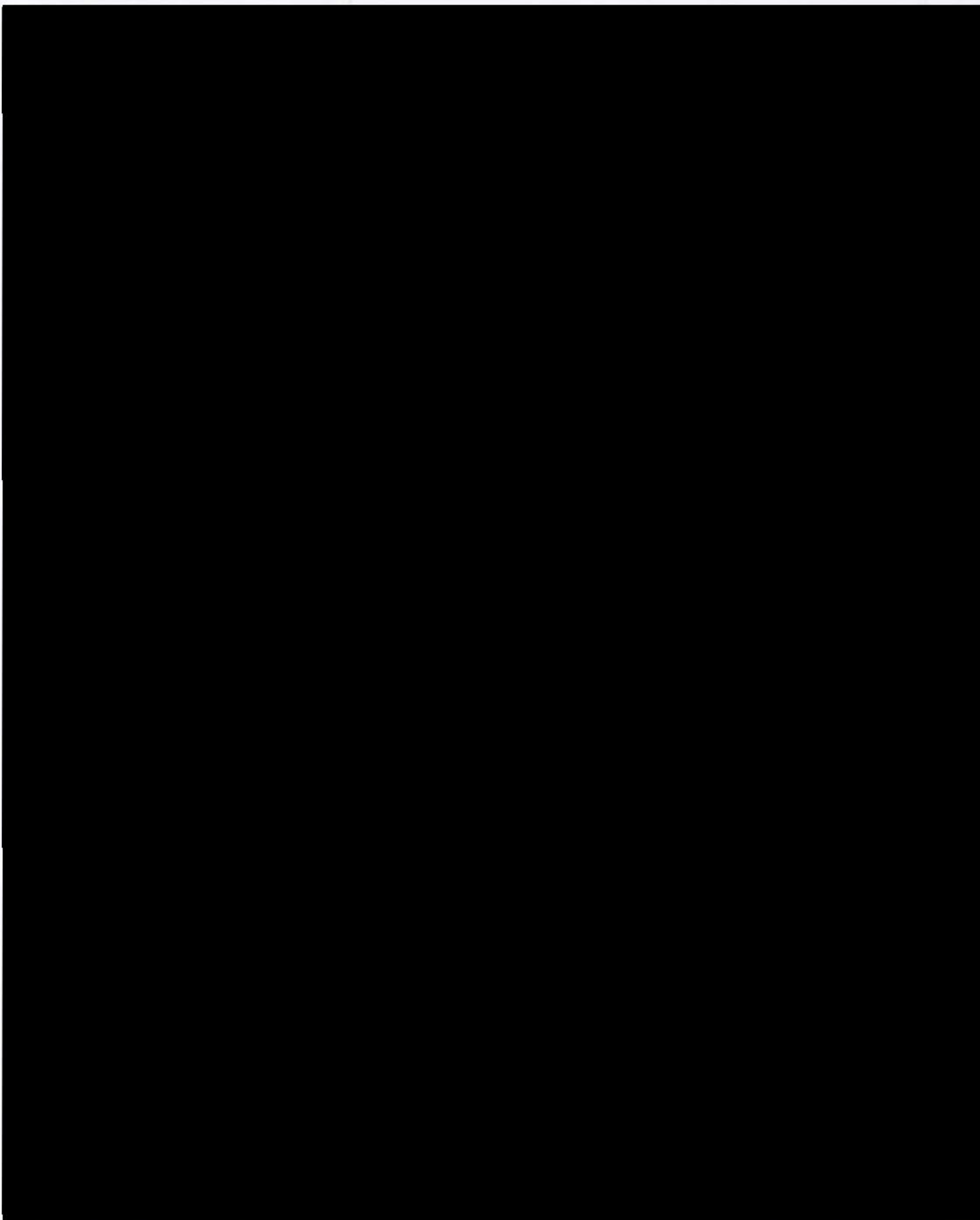
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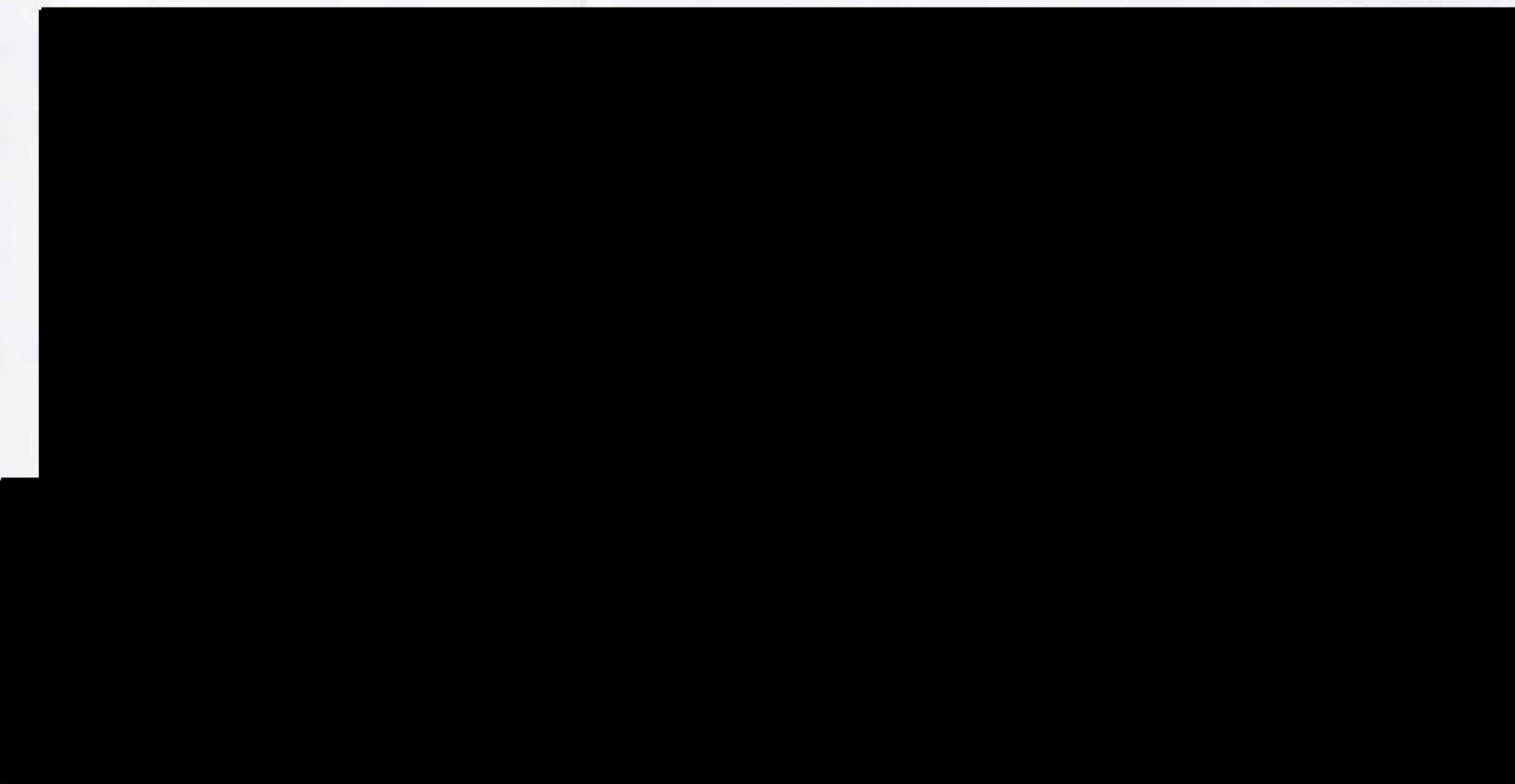
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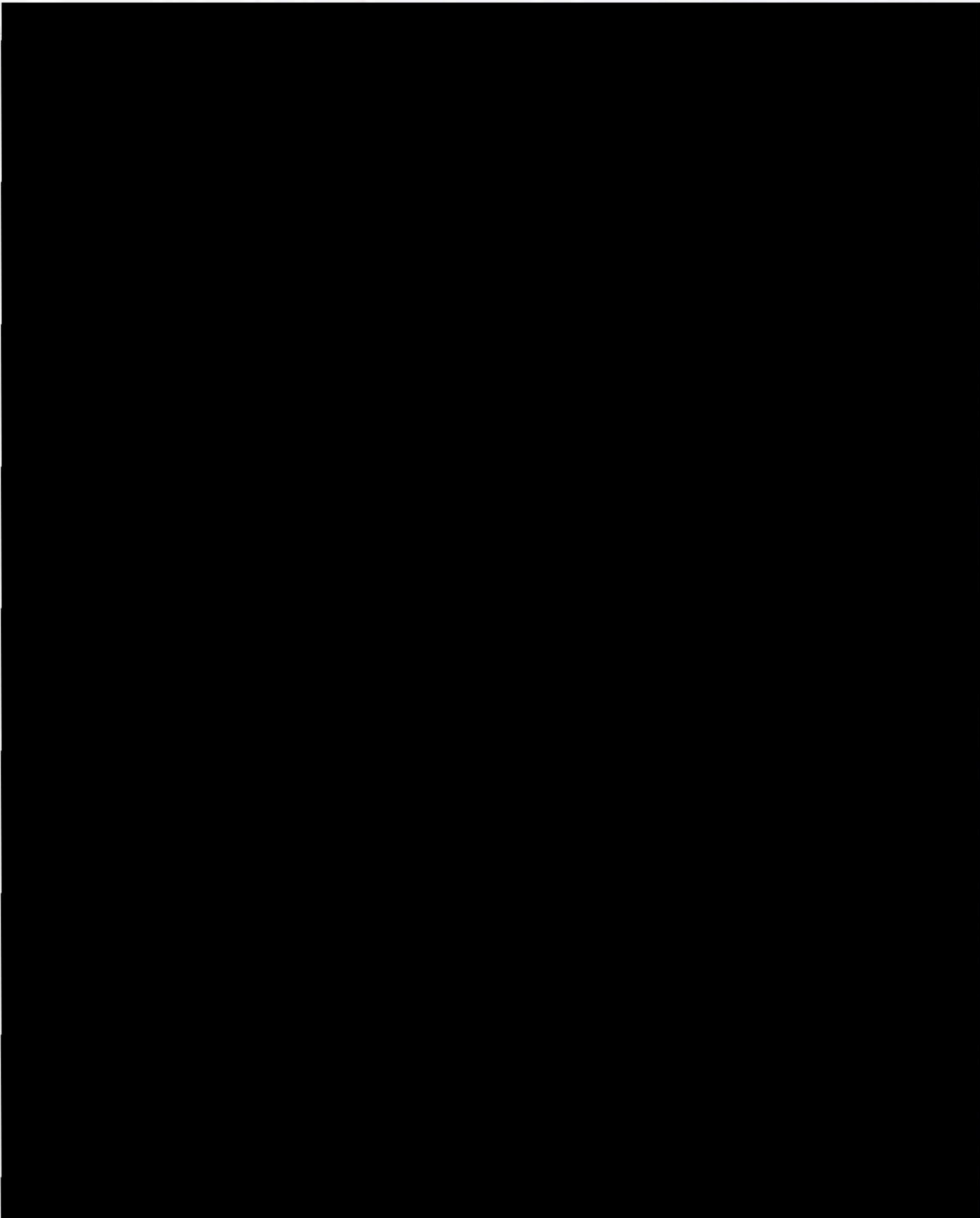




4



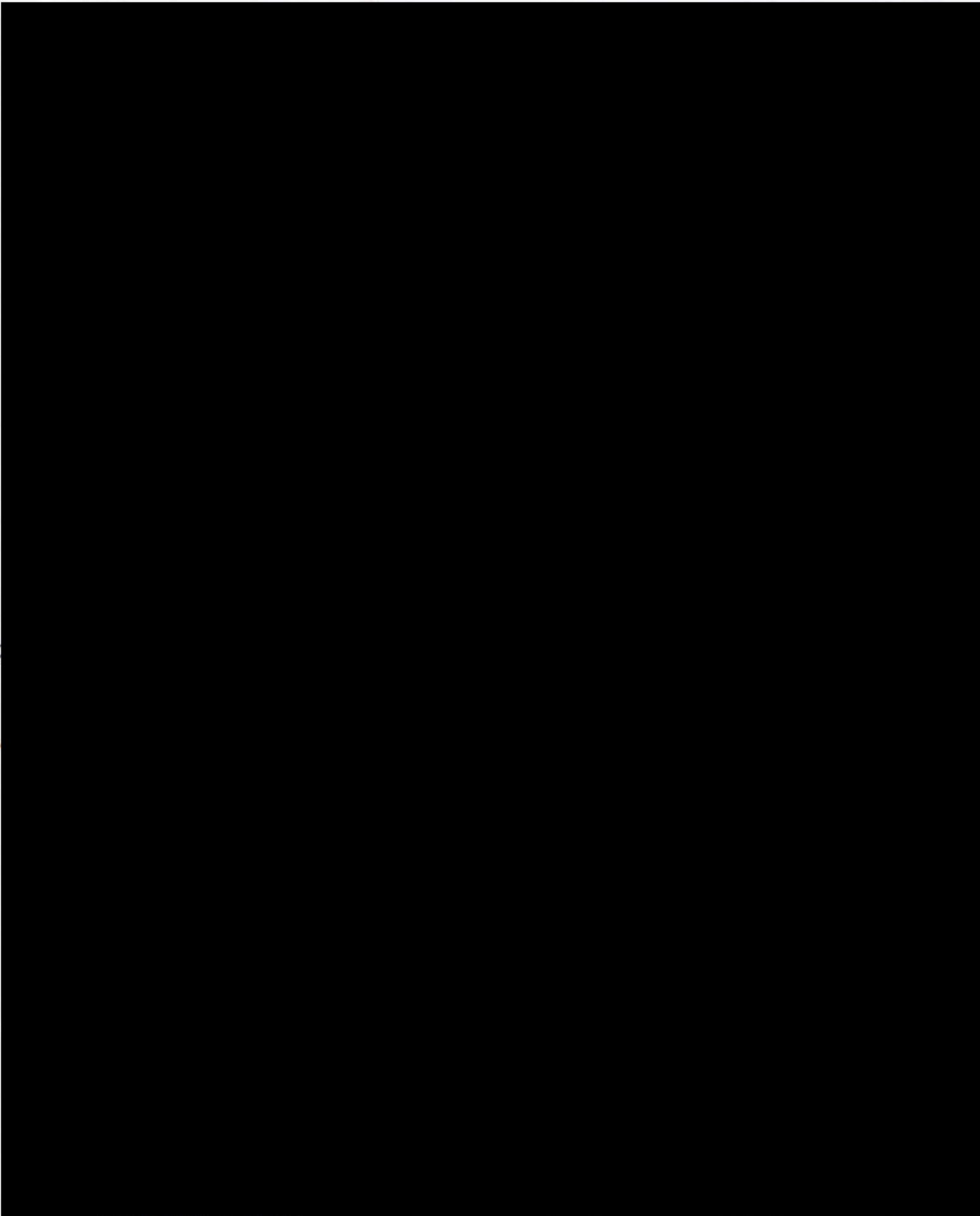
5



MAY 2 20 6 2 20PM

WE S FARGO ADV SORS

NO. 89 3 P 3



Award
FINRA Office of Dispute Resolution

In the Matter of the Arbitration Between:

Claimant
Nancy Kimball Mellon

Case Number: 17-01999

vs.

Respondent
Peter D. Roome
Wells Fargo Advisors Financial Network
Wells Fargo Clearing Services, LLC

Hearing Site: Tampa, Florida

Nature of the Dispute: Associated Person vs. Customer and Members

REPRESENTATION OF PARTIES

Claimant Nancy Kimball Mellon appeared pro se.

Respondent Peter D. Roome appeared pro se.

For Respondents Wells Fargo Advisors Financial Network, and Wells Fargo Clearing Services, LLC: Patricia Cowart, Esq., Wells Fargo Law Department, Fort Lauderdale, Florida.

CASE INFORMATION

Statement of Claim filed on or about: July 28, 2017.

Nancy Kimball Mellon signed the Submission Agreement: July 28, 2017.

Statement of Answer filed by Peter D. Roome on or about November 5, 2018.

Peter D. Roome did not sign the Submission Agreement.

Statement of Answer filed by Respondents Wells Fargo Advisors Financial Network, and Wells Fargo Clearing Services, LLC on or about: August 31, 2018.

Wells Fargo Clearing Services, LLC signed the Submission Agreement: August 31, 2018.

Wells Fargo Advisors Financial Network signed the Submission Agreement: September 6, 2018.

CASE SUMMARY

Claimant asserted the following cause of action: expungement.

In the Statement of Answer, Respondent Peter D. Roome did not object to Claimant's request for expungement.

In the Statement of Answer, Respondents Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC took no position on Claimant's request for expungement.

RELIEF REQUESTED

In the Statement of Claim, Claimant requested compensatory damages in the amount of \$50.00 and expungement.

In the Statement of Answer Respondents Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC requested dismissal of the request for compensatory damages.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrator acknowledges that he has read the pleadings and other materials filed by the parties.

The Arbitrator conducted a recorded telephonic hearing on December 3, 2018 so the parties could present oral argument and evidence on Nancy Kimball Mellon's request for expungement.

The customer, Peter D. Roome did not participate in the expungement hearing and did not contest the request for expungement.

The Arbitrator reviewed the BrokerCheck® Report for Nancy Kimball Mellon and the settlement documents, considered the amount of payments made to the customer, and considered other relevant terms and conditions of the settlement. The Arbitrator noted that the settlement was not conditioned on the customer not opposing the request for expungement. The Arbitrator also noted that Nancy Kimball Mellon did not contribute to the settlement amount.

Claimant provided FINRA Dispute Resolution with proof that she notified the customer of the expungement request and of his right to participate and testify at the expungement hearing and served the customer with the Statement of Claim.

The Arbitrator noted that Claimant did not previously file a claim requesting expungement of the same disclosure in the CRD.

In recommending expungement the Arbitrator relied upon the following documentary or other evidence: the pleadings; Settlement Agreement and Release of Claims dated May 30, 2018; letter from the underlying customer dated November 5, 2018 and the emails dated November 4-5, 2018 between the customer and Claimant; the U5 amendment dated June 21, 2018; and letter dated August 28, 2017 from Claimant to FINRA (admitted as Claimant's Exhibit 2).

AWARD

After considering the pleadings, the testimony and evidence presented at the hearing, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimant's claim for \$50.00 in compensatory damages is denied.
2. The Arbitrator recommends the expungement of all references to occurrence #1934333 from registration records maintained by the Central Registration Depository ("CRD"), for Claimant Nancy Kimball Mellon (CRD# 1253484), with the understanding that, pursuant to Notice to Members 04-16, Claimant Nancy Kimball Mellon must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.

Unless specifically waived in writing by FINRA, parties seeking judicial confirmation of an arbitration award containing expungement relief must name FINRA as an additional party and serve FINRA with all appropriate documents.

Pursuant to Rule 12805 of the Code, the Arbitrator has made the following Rule 2080 affirmative findings of fact:

The claim, allegation, or information is factually impossible or clearly erroneous; the registered person was not involved in the alleged investment-related sales practice violation, forgery, theft, misappropriation, or conversion of funds; and the claim, allegation, or information is false.

The Arbitrator has made the above Rule 2080 findings based on the following reasons:

The testimony and documentary evidence admitted as Exhibit 2 and the Answer of Respondent in this case and Respondent's Answer to Claimants' Statement of Claim dated July 14, 2017 (Case 17-00958) support a finding that the customer's accounts were properly managed and consistent with the investment objectives of the client and not unsuitable or wrongfully over-concentrated in the energy sector by any action of the Broker. Further, the Broker followed properly the guidance of Respondent in handling the accounts and investment recommendations of the firm but was limited in some aspects of the managed account benefits for a portion of the investments by limitations required for check-writing privileges and Priority Credit Line requirements of Respondents. The decision to maintain that arrangement was that of the customer, not the Broker. In addition, a significant number of the Customer's investments were actually acquired at Morgan Stanley or other firms and

transferred intact to Wells Fargo. The investment decisions were not made by the Broker but were nonetheless consistent with the customer's investment objectives at the time.

It is significant to note that the customer did not name the Broker in his underlying claim. An intentional fact that was emphasized in his letter of 11/5/2018 and which letter expressly supported the expungement of this record. In fact, the customer expressly stated: "I had no intent on including her in the case, that was done against my wishes." He further stated: "With regard to this case, I have answered that I have no objection to the expungement, since it would in fact remedy the error made in the first place, recording this on her resignation." Irrespective of the allegations in the underlying Statement of Claim and which were never subjected to the scrutiny of a panel at a hearing, the letter of 11/5/18 by the Claimant/Customer is clear that he did not consider the Broker as having violated any duty to him or committed any wrongful act or that she was engaged in any investment-related sales practice violations as to the accounts.

All the positions in the customer's accounts were recommended by Wells Fargo Advisors research department and not the Claimant at the time of purchase. Claimant followed the customer's instructions. The settlement amount in light of the underlying claim was reasonable for its purpose of avoiding arbitration expenses.

FEES

Pursuant to the Code of Arbitration Procedure, the following fees are assessed:

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee	= \$ 50.00
--------------------------	------------

**The filing fee is made up of a non-refundable and a refundable portion.*

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firms that employed the associated person at the time of the events giving rise to the dispute. Accordingly, as a parties, Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC are each assessed the following:

Member Surcharge	= \$ 150.00
------------------	-------------

Postponement Fees

Postponements granted during these proceedings for which fees were assessed or waived:

December 6, 2018 postponement by Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services	Waived
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Total Postponements Fees	Waived
--------------------------	--------

ARBITRATOR

John P. Cullem

-

Sole Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Arbitrator's Signature



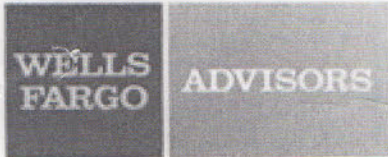
John P. Cullem
Sole Public Arbitrator

JANUARY 16, 2019

Signature Date

January 18, 2019

Date of Service (For FINRA Office of Dispute Resolution office use only)



① tax liens released

② no knowledge

③ \$6, \$10 > state error

MEMORANDUM OF WARNING

TO: Nancy Mellon
FROM: Tom Stuhlsatz, Complex Manager
BRANCH: Tampa, PCG, Florida
DATE: May 11 2015
SUBJECT: Late Reporting

This Memorandum of Warning is being issued as a result of your failure to comply with Wells Fargo Advisors' policy regarding the reporting of criminal matters or creditor proceedings in a timely manner Associates Guide Section 25.D and 25.E.

Specifically you failed to properly report the release/discharge of a Tennessee State Tax Lien dated 2/23/2005. To the firm's Compliance Registration Group, as required by firm policy Please note, that because you were registered at the time the state tax lien was released, FINRA requires that the lien be reported. Your actions exposed you your branch and the Firm to significant risk.

This Memorandum of Warning should serve as a reminder that all Financial Advisors are expected to act at all times in full compliance with all applicable rules, regulations, and requirements imposed under federal and state laws, and established by administrative agencies, self-regulatory organizations, the Securities and Exchange Commission, and the management of this firm

You are hereby directed to immediately comply with the Firm's policies and procedures including those on reporting of criminal matters or creditor proceedings in a timely manner Any material failure to comply with this Memorandum of Warning or any other Firm policy or procedure may result in further disciplinary action including termination of your employment.

By signing below you indicate that you have read and received a copy of this memorandum Please return to me no later than one week from the date of issue.

Should you have any questions, you are encouraged to discuss further with me.

Signature _____ Date _____

Cc: Tony Saponaro, Regional President
Kim McIntosh, Regional Control Manager

From: Mellon, Nancy K.
Sent: Friday May 08, 2015 3.32 PM
To: Stuhlsatz, Tom
Cc: Holiday Akrista, Hamisak, Lorin, Crookshanks, Eugene
Subject: RE: FA Nancy Mellon

Tom-

How exactly would I report something of which I had NO knowledge??? They are from 1991 and 2000- I did not even live in TN in 2000. This shows my current address--- it was NOT my address in either of those years. They clearly state STATE TAX LEIN release- They were released in 2005, they were not mine, nor did I EVER have any that I am aware of. Look at the name on the bottom? It appears something was corrected that had been erroneously filed. Please apologize for the witch hunt.

Nancy
Mellon

It appears a search pulled them up --never had any knowledge of them

From: Stuhlsatz, Tom
Sent: Friday, May 08, 2015 3:24 PM
To: Mellon, Nancy K.
Cc: Holiday, Akrista, Hamisak, Lorin, Crookshanks, Eugene
Subject: RE: FA Nancy Mellon

Whether they were released or not is immaterial to the question. You would have still needed to report them on your U4 when they occurred.

Are you are stating that these are not yours? They're filed under your SS# and home address.

Please reply

Thank you, Tom-

Thomas Stuhlsatz

Senior Vice-President Investment Officer

Tampa Complex Manager

Wells Fargo Advisors, LLC 1501 W Swann Ave Tampa, FL 33606

Tel 813-258-7126 Toll-free 800-237-1274 Fax 813-250-6274 Cell 602 284-2682

<http://www.tampacomplex.wfadv.com/>

Maura L Hoskins

Officer / Tampa Complex Administrative Assistant

Wells Fargo Advisors, LLC 1501 W Swann Ave. Tampa FL 33606

Tel 813-258-7177 Toll-free 800-237-1274 Fax 813-250-6274

From: Mellon, Nancy K.
Sent: Friday, May 08, 2015 2.58 PM
To: Stuhlsatz, Tom
Cc: Holiday, Akrista; Hamisak, Lorin; Crookshanks, Eugene
Subject: RE: FA Nancy Mellon

Looking at the document- both say released- reference an individual(nearest relative unknown to me and items I have never seen. I have not lived in TN since 1992.

Both show releases in 2005

CG 1101

TENNESSEE DEPARTMENT OF REVENUE
Tax Enforcement Division
Nashville, TN 37242-0002
615/741-7071



NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et seq., a lien exists in favor of the State of Tennessee upon all property and all rights, title and interest in property acquired either prior to or subsequent to the filing of this notice, belonging to the hereinafter named taxpayer.

Notice is hereby given that there have been assessed taxes, penalty, and interest against the said taxpayer, which after demand for payment thereof remain unpaid.

The amount of said taxes, penalty, and interest, either previously accrued or to accrue in the future without payment, constitutes the amount of said lien and the precise amount of the lien may be obtained by inquiry of the Tax Enforcement Division.

FOR DEPARTMENT OF REVENUE USE ONLY

<u>Name of Taxpayer</u> NANCY KIMBALL G.B.A. MAGAZINE	<u>Account Number</u> 1 00 99
<u>Residence or Place of Business</u> [REDACTED]	<u>Previous DLN of Form</u> 91-3079-00001
<u>County</u> SHELBY	<u>County Code</u> 79 LIEN I.D. 91170006

Witness my hand at Nashville, Tennessee, on the 19 day of JUNE, 19 91.

This instrument was prepared by the Department of Revenue, State of Tennessee.

COMMISSIONER OF REVENUE

BY: *[Signature]*

SHELBY COUNTY REGISTER

FOR REGISTER USE ONLY - PRINT OR STAMP

BOOK NO. **CG1101**

PAGE NO.

91 JUN 24

PM 2:06
DATE

CG 1101	
STATE TAX	TIME
REGISTER'S FEE	
RECORDING FEE	
TOTAL <u>6.00</u>	
STATE OF TENNESSEE DEPT. OF REVENUE CITY OF NASHVILLE REGISTER <u>VA 14</u>	

REGISTER

BY:

CK 5304

2

 TENNESSEE DEPARTMENT OF REVENUE
Tax Enforcement Division
Nashville, TN 37242-0002
615/741 7074



RELEASE OF STATE TAX LIEN

The Tennessee Department of Revenue filed for record in the Register's Office of SHELBY County, Tennessee, a notice of lien which was duly recorded in Book Number AK Page Number 1837 in such notice of lien, the Department of Revenue gave notice of a lien in favor of the State of Tennessee on all rights, title and interest in property, acquired either prior to or subsequent to the filing of the notice for taxes, penalty and interest due the Tennessee Department of Revenue.

The above-mentioned lien for taxes, penalty and interest of the Tennessee Department of Revenue has now been PARTIALLY discharged. Therefore, the Department of Revenue releases the above-mentioned lien against the property of said taxpayer to the extent indicated and consents that the same be discharged of record. (Partial Releases described on reverse side of this document.)

FOR DEPARTMENT OF REVENUE USE ONLY

NAME OF TAXPAYER
NANCY KIMBALL, SUSAN THOMAS
D.B.A. MAGAZINE

ACCOUNT NUMBER

2-621167929-001-8

RESIDENCE OR PLACE OF BUSINESS



PREVIOUS DLN OF FORM

88-0186-00756

COUNTY

SHELBY

COUNTY CODE 79

LIEN I.D. B8112019

Witness my hand at Nashville, Tennessee, on the 12 day of SEPTEMBER 1991

This instrument was prepared by the Department of Revenue, State of Tennessee.

Commissioner of Revenue

BY: 
DELEGATE OF COMMISSIONER

FOR REGISTER USE ONLY - PRINT OR STAMP

Book No.

Page No.

Date

Time

BY:

DESCRIPTION OF PROPERTY BEING RELEASED FROM STATE TAX LIEN

CK 5304

Lot 9, Section A, Johnson's Southmoor Subdivision, of record in Plat Book 15, Page 68, in the Register's Office of said County, to which reference is here made for a more particular description thereof

The West 57 feet of Lot 19, Block 10, Highland Heights Subdivision, of record in Plat Book 4, Pages 118 and 119, in the Register's Office of said County, being more particularly described as follows:

Beginning at a point in the south line of Hardin Avenue 211.8 feet westwardly from the west line of National Street, said point being 57 feet eastwardly from the northwest corner of Lot 19; thence westwardly with the south line of Hardin Avenue 57 feet to the east line of Lot 18; thence southwardly with the east line of Lot 18, 200 feet thence eastwardly parallel to the south line of Hardin Avenue 57 feet; thence northwardly 200 feet to the point of beginning

CK 5304	
STATE TAX	
REGISTER'S FEE	
RECORDING FEE	600
TOTAL	
STATE OF TENNESSEE	
COUNTY	
GLYNN BATES	
REGISTER	
BY	#4 D.R.

CK5304

SHELBY COUNTY
REGISTER OF DEEDS
91 SEP 6 2010

Mellon, Nancy K.

From: Mellon, Nancy K.
Sent: Monday May 11, 2015 5:00 PM
To: Stuhlsatz, Tom
Subject: RE: Emailing: cg1101[1].jpg

Just got off phone with TN, liens were due to late pay of professional tax to TN in 1991 /2000, when i was with AGE interestingly enough..
Getting documentation from the county now..
The were released after they noticed the fee was paid, albeit late;)..
Swlf driven witch hunt;)

Regards,

Nancy Kimball Mellon
First Vice President Investments
Financial Advisor

Wells Fargo Advisors, LLC 4030 W Boy Scout Blvd., Suite 150 Tampa, FL 33607
Tel 813-258-7188 Toll-free 800-237 1274 Cell 813-505-7263 Fax 813-259-9283

nancy.mellon@wfadvisors.com <http://home.wellsfargoadvisors.com/nancy.mellon>

-----Original Message-----

From: Stuhlsatz, Tom
Sent: Monday, May 11 2015 03:09 PM Eastern Standard Time
To: Mellon, Nancy K.
Subject: RE: Emailing: cg1101[1].jpg

FINRA

Thomas Stuhlsatz
Senior Vice-President Investment Officer
Tampa Complex Manager
Wells Fargo Advisors, LLC 1501 W Swann Ave. Tampa, FL 33606
Tel 813-258-7126 Toll-free 800-237-1274 Fax 813-250-6274 Cell 602-284-2682
<http://www.tampacomplex.wfadv.com/>

Maura L Hoskins
Officer Tampa Complex Administrative Assistant
Wells Fargo Advisors, LLC 1501 W Swann Ave. Tampa, FL 33606
Tel 813-258-7177 Toll-free 800-237-1274 Fax 813-250-6274

-----Original Message-----

From: Mellon, Nancy K.

Sent: Monday, May 11 2015 2:58 PM
To: Stuhlsatz, Tom
Subject: FW: Emailing: cg1101[1].jpg

These all seem to be recording fees of \$6 that appeared, whenever?? This is a witch hunt and I have calls in. It was not reportable nor should it be, since it does not exist...I was told to search the compliance person by Akrista... Or something...

-----Original Message-----

From: Mellon, Nancy K.
Sent: Monday May 11 2015 2:53 PM
To: Holiday Akrista
Subject: Emailing: cg1101[1].jpg

The lien was for \$6??

Your message is ready to be sent with the following file or link attachments:

cg1101[1].jpg

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

ATTENTION THIS E-MAIL MAY BE AN ADVERTISEMENT OR SOLICITATION FOR PRODUCTS AND SERVICES.

To unsubscribe from marketing e-mails from:

- An individual Wells Fargo Advisors financial advisor: Reply to one of his/her e-mails and type "Unsubscribe" in the subject line.
Wells Fargo and its affiliates: Unsubscribe at <https://www.wellsfargoadvisors.com/wellsfargo-unsubscribe>

Neither of these actions will affect delivery of important service messages regarding your accounts that we may need to send you or preferences you may have previously set for other e-mail services.

For additional information regarding our electronic communication policies, visit <http://wellsfargoadvisors.com/disclosures/email-disclosure.html>.

Wells Fargo Advisors, LLC is a separate nonbank affiliate of Wells Fargo & Company Member FINRA/SIPC. 1 North Jefferson, St. Louis, MO 63103.

FINRA

Financial Industry Regulatory Authority

1/11 - read & sent to you!!
DOC?
nancy

Certified U.S. Mail Return Receipt Requested No. 7001 2510 0001 2822 4160
First Class U.S. Mail

January 4, 2017

Nancy Kimball Mellon

Re: FINRA Examination No. 20160520361
Nancy Kimball Mellon (CRD No. 1253484)

Dear Ms. Mellon:

FINRA staff is investigating this matter to determine whether violations of the federal securities laws or FINRA, NASD, NYSE, or MSRB rules have occurred. In connection with our investigation, and pursuant to FINRA Rule 8210 of FINRA's Code of Procedure, FINRA requests that you produce the following documents and information to **5200 Town Center Circle Tower 1, Suite 200, Boca Raton, FL 33486** or via email to Pamela.Arnold@finra.org no later than **Wednesday, January 18, 2017**.

1. A review of the information in CRD revealed that you failed to disclose a Bankruptcy Petition filed on your behalf on July 22, 2016. For your reference, the Petition for Chapter 13 Bankruptcy is enclosed. Please provide the following documentation and information:
 - a. A statement detailing whether you disclosed that you had filed a Bankruptcy Petition to Wells Fargo Clearing Services, LLC ("Wells Fargo") and if so, the name of the person you disclosed the bankruptcy to, the date on which disclosure was made, and manner in which disclosure was made.
 - b. Produce all documents in your possession, custody, or control evidencing you disclosed the filing of a Bankruptcy Petition to Wells Fargo;
 - c. If you did not disclose the existence of the Bankruptcy Petition to Wells Fargo, provide a written explanation detailing why you did not do so;
 - d. Provide a an explanation as to why you did not file an amended Form U4 while associated with Wells Fargo to disclose the filing of a Bankruptcy Petition no later than 30 days after July 22, 2016.
2. Any other documents or information that you believe may be helpful to FINRA's review of this matter.

9/14?
2/19
electronic
at Wells
no records
all slips
on term

In responding to this request please note the following:

- Under FINRA Rule 8210, you are obligated to respond to this request fully, promptly, and without qualification. You are also obligated to supplement or correct any response that you later learn to have been incomplete or inaccurate. If you withhold any responsive document or information, you must specifically identify what you are

Investor protection. Market integrity.

5200 Town Center Circle	ℓ 561.443.8000
Tower 1, Suite 200	ℓ 561.443.7995
Boca Raton, FL	www.finra.org
33486	

WELLS FARGO ADVISORS, LLC(19616)

Rev. Form U4 (05/2009)

Individual Name: MELLON, NANCY KIMBALL (1253484)

U4 Amendment - Filing ID: 44408782

Bankruptcy / SIPC / Compromise with Creditors

No Information Filed

Bond DRP

No Information Filed

Civil Judicial DRP

No Information Filed

Criminal DRP

No Information Filed

Customer Complaint DRP

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Customer Complaint/Arbitration/Civil Litigation

Rev. DRP (05/2009)

- | | | | | |
|------------------------------------|------------------------------------|---|------------------------------------|------------------------------------|
| <input type="checkbox"/> 14I(1)(a) | <input type="checkbox"/> 14I(2)(a) | <input checked="" type="checkbox"/> 14I(3)(a) | <input type="checkbox"/> 14I(4)(a) | <input type="checkbox"/> 14I(5)(a) |
| <input type="checkbox"/> 14I(1)(b) | <input type="checkbox"/> 14I(2)(b) | <input type="checkbox"/> 14I(3)(b) | <input type="checkbox"/> 14I(4)(b) | <input type="checkbox"/> 14I(5)(b) |
| <input type="checkbox"/> 14I(1)(c) | | | | |
| <input type="checkbox"/> 14I(1)(d) | | | | |

[Click here to view question text](#)

By selecting this box, I hereby request that the data on this Form U4 filing be used to satisfy my firm's reporting obligation pursuant to the applicable provision of FINRA Rule 4530(a)(1).

One matter may result in more than one affirmative answer to the above items. Use a single DRP to report details relating to a particular matter (i.e., a customer complaint/arbitration/CFTC reparation/civil litigation). Use a separate DRP for each matter.

DRP Instructions:

- Complete items 1-6 for all matters (i.e., customer complaints, arbitrations/CFTC reparations and civil litigation in which a customer alleges that you were *involved* in sales practice violations and you are not named as a party, as well as arbitrations/CFTC reparations and civil litigation in which you are named as a party).
- If the matter involves a customer complaint, or an arbitration/CFTC reparation or civil litigation in which a customer alleges that you were *involved* in sales practice violations and you are not named as a party,

complete items 7-11 as appropriate.

- If a customer complaint has evolved into an arbitration/CFTC reparation or civil litigation, amend the existing DRP by completing items 9 and 10.
- If the matter involves an arbitration/CFTC reparation in which you are a named party, complete items 12-16, as appropriate.
- If the matter involves a civil litigation in which you are a named party, complete items 17-23.
- Item 24 is an optional field and applies to all event types (i.e., customer complaint, arbitration/CFTC reparation, civil litigation).

Complete items 1-6 for all matters (i.e., customer complaints, arbitrations/CFTC reparations, civil litigation).

1. Customer Name(s):

Virginia Lococo

2. A. Customer(s) State of Residence (select "not on list" when the customer's residence is a foreign address):

Mississippi

B. Other state(s) of residence/detail:

3. Employing *Firm* when activities occurred which led to the customer complaint, arbitration, CFTC reparation or civil litigation:

Wells Fargo Advisors, LLC

4. Allegation(s) and a brief summary of events related to the allegation(s) including dates when activities leading to the allegation(s) occurred:

Client alleged purchase of \$300,000 worth of KKR in June 2015 was not authorized.

5. Product Type(s): (select all that apply)

- | | | |
|--|--|--|
| <input type="checkbox"/> No Product | <input type="checkbox"/> Derivative | <input type="checkbox"/> Mutual Fund |
| <input type="checkbox"/> Annuity-Charitable | <input checked="" type="checkbox"/> Direct Investment-DPP & LP Interests | <input type="checkbox"/> Oil & Gas |
| <input type="checkbox"/> Annuity-Fixed | <input type="checkbox"/> Equipment Leasing | <input type="checkbox"/> Options |
| <input type="checkbox"/> Annuity-Variable | <input type="checkbox"/> Equity Listed (Common & Preferred Stock) | <input type="checkbox"/> Penny Stock |
| <input type="checkbox"/> Banking Products (other than CDs) | <input type="checkbox"/> Equity-OTC | <input type="checkbox"/> Prime Bank Instrument |
| <input type="checkbox"/> CD | <input type="checkbox"/> Futures Commodity | <input type="checkbox"/> Promissory Note |
| <input type="checkbox"/> Commodity Option | <input type="checkbox"/> Futures-Financial | <input type="checkbox"/> Real Estate Security |
| <input type="checkbox"/> Debt-Asset Backed | <input type="checkbox"/> Index Option | <input type="checkbox"/> Security Futures |
| <input type="checkbox"/> Debt-Corporate | <input type="checkbox"/> Insurance | <input type="checkbox"/> Unit Investment Trust |
| <input type="checkbox"/> Debt-Government | <input type="checkbox"/> Investment Contract | <input type="checkbox"/> Viatical Settlement |
| <input type="checkbox"/> Debt-Municipal | <input type="checkbox"/> Money Market Fund | <input type="checkbox"/> Other: |

6. Alleged Compensatory Damage Amount:

\$ 0.00

- Exact Explanation (If no damage amount is alleged, the complaint must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000):
Damages unspecified but believed to exceed \$5,000.

If the matter involves a customer complaint, arbitration/CFTC reparation or civil litigation in which a customer alleges that you were *involved* in *sales practice violations* and you are not named as a party, complete items 7-11 as appropriate.

Note: Report in Items 12-16, or 17-23, as appropriate, only arbitrations/CFTC reparations or civil litigation in which

WELLS FARGO ADVISORS, LLC(19616)

Rev. Form U4 (05/2009)

Individual Name: MELLON, NANCY KIMBALL (1253484)

U4 Amendment - Filing ID: 44408782

14. Disclosure Questions

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS 'YES', COMPLETE DETAILS OF ALL EVENTS OR PROCEEDINGS ON APPROPRIATE DRP(S)

REFER TO THE EXPLANATION OF TERMS SECTION OF FORM U4 INSTRUCTIONS FOR EXPLANATIONS OF ITALICIZED TERMS.

Criminal Disclosure

14A. (1) Have you ever:

Yes No

(a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any *felony*?

(b) been *charged* with any *felony*?

(2) Based upon activities that occurred while you exercised *control* over it, has an organization ever:

(a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic or foreign court to any *felony*?

(b) been *charged* with any *felony*?

14B. (1) Have you ever:

Yes No

(a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign or military court to a *misdemeanor involving*: investments or an *investment-related* business or any fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses?

(b) been *charged* with a *misdemeanor* specified in 14B(1)(a)?

(2) Based upon activities that occurred while you exercised *control* over it, has an organization ever:

(a) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic or foreign court to a *misdemeanor* specified in 14B(1)(a)?

(b) been *charged* with a *misdemeanor* specified in 14B(1)(a)?

Regulatory Action Disclosure

14C. Has the U.S. Securities and Exchange Commission or the Commodity Futures Trading Commission ever:

Yes No

(1) *found* you to have made a false statement or omission?

(2) *found* you to have been *involved* in a violation of its regulations or statutes?

(3) *found* you to have been a cause of an *investment-related* business having its authorization to do business denied, suspended, revoked, or restricted?

(4) entered an *order* against you in connection with *investment-related* activity?

(5) imposed a civil money penalty on you, or *ordered* you to cease and desist from any activity?

(6) *found* you to have 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 *found* you to have been unable to comply with any provision of such Act, rule or regulation?

(7) *found* you to have 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?

- (8) *found* you to have failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation 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?

14D. (1) Has any other Federal regulatory agency or any state regulatory agency or foreign financial regulatory authority ever: Yes No

- (a) *found* you to have made a false statement or omission or been dishonest, unfair or unethical?
- (b) *found* you to have been *involved* in a violation of *investment-related* regulation(s) or statute(s)?
- (c) *found* you to have been a cause of an *investment-related* business having its authorization to do business denied, suspended, revoked or restricted?
- (d) entered an *order* against you in connection with an *investment-related* activity?
- (e) denied, suspended, or revoked your registration or license or otherwise, by *order*, prevented you from associating with an *investment-related* business or restricted your activities?

(2) Have you been subject to any final order of a state securities commission (or any agency or officer performing like functions), state authority that supervises or examines banks, savings associations, or credit unions, state insurance commission (or any agency or office performing like functions), an appropriate federal banking agency, or the National Credit Union Administration, that:

- (a) bars you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in the business of securities, insurance, banking, savings association activities, or credit union activities; or
- (b) constitutes a *final order* based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

14E. Has any self-regulatory organization ever:

- Yes No
- (1) *found* you to have made a false statement or omission?
- (2) *found* you to have been *involved* in a violation of its rules (other than a violation designated as a "*minor rule violation*" under a plan approved by the U.S. Securities and Exchange Commission)?
- (3) *found* you to have been the cause of an *investment-related* business having its authorization to do business denied, suspended, revoked or restricted?
- (4) disciplined you by expelling or suspending you from membership, barring or suspending your association with its members, or restricting your activities?
- (5) *found* you to have 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 *found* you to have been unable to comply with any provision of such Act, rule or regulation?
- (6) *found* you to have 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?
- (7) *found* you to have failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation 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?

- 14F. Have you ever had an authorization to act as an attorney, accountant or federal contractor that was revoked or suspended?**
- 14G. Have you been notified, in writing, that you are now the subject of any:** **Yes No**
- (1) regulatory complaint or *proceeding* that could result in a "yes" answer to any part of 14C, D or E? (If "yes", complete the *Regulatory Action* Disclosure Reporting Page.)
- (2) *investigation* that could result in a "yes" answer to any part of 14A, B, C, D or E? (If "yes", complete the *Investigation* Disclosure Reporting Page.)

Civil Judicial Disclosure

- 14H. (1) Has any domestic or foreign court ever:** **Yes No**
- (a) *enjoined* you in connection with any *investment-related* activity?
- (b) *found* that you were *involved* in a violation of any *investment-related* statute(s) or regulation(s)?
- (c) dismissed, pursuant to a settlement agreement, an *investment-related* civil action brought against you by a state or *foreign financial regulatory authority*?
- (2) Are you named in any pending *investment-related* civil action that could result in a "yes" answer to any part of 14H(1)?**

Customer Complaint/Arbitration/Civil Litigation Disclosure

- 14I. (1) Have you ever been named as a respondent/defendant in an *investment-related*, consumer-initiated arbitration or civil litigation which alleged that you were *involved* in one or more *sales practice violations* and which:** **Yes No**
- (a) is still pending, or;
- (b) resulted in an arbitration award or civil judgment against you, regardless of amount, or;
- (c) was settled, prior to 05/18/2009, for an amount of \$10,000 or more, or;
- (d) was settled, on or after 05/18/2009, for an amount of \$15,000 or more?
- (2) Have you ever been the subject of an *investment-related*, consumer-initiated (written or oral) complaint, which alleged that you were *involved* in one or more *sales practice violations*, and which:**
- (a) was settled, prior to 05/18/2009 for an amount of \$10,000 or more, or;
- (b) was settled, on or after 05/18/2009, for an amount of \$15,000 or more?
- (3) Within the past twenty four (24) months, have you been the subject of an *investment-related*, consumer-initiated, written complaint, not otherwise reported under question 14I(2) above, which:**
- (a) alleged that you were *involved* in one or more *sales practice violations* and contained a claim for compensatory damages of \$5,000 or more (if no damage amount is alleged, the complaint must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000), or;
- (b) alleged that you were *involved* in forgery, theft, misappropriation or conversion of funds or securities?

Answer questions (4) and (5) below only for arbitration claims or civil litigation filed on or after 05/18/2009.

- (4) Have you ever been the subject of an *investment-related*, consumer-initiated arbitration claim or civil litigation which alleged that you were *involved* in one or more *sales practice violations*, and which:**

- (a) was settled for an amount of \$15,000 or more, or;
- (b) resulted in an arbitration award or civil judgment against any named respondent(s)/defendant(s), regardless of any amount?

(5) Within the past twenty four (24) months, have you been the subject of an investment-related, consumer-initiated arbitration claim or civil litigation not otherwise reported under questions 14I(4) above, which:

- (a) alleged that you were *involved* in one or more *sales practice violations* and contained a claim for compensatory damages of \$5,000 or more (if no damage amount is alleged, the arbitration claim or civil litigation, must be reported unless the *firm* has made a good faith determination that the damages from the alleged conduct would be less than \$5,000), or;
- (b) alleged that you were *involved* in forgery, theft, misappropriation or conversion of funds or securities?

Termination Disclosure

- 14J. Have you ever voluntarily resigned, been discharged or permitted to resign after allegations were made that accused you of:** **Yes No**
- (1) violating *investment-related* statutes, regulations, rules, or industry standards of conduct?
 - (2) fraud or the wrongful taking of property?
 - (3) failure to supervise in connection with *investment-related* statutes, regulations, rules or industry standards of conduct?

Financial Disclosure

- 14K. Within the past 10 years:** **Yes No**
- (1) have you made a compromise with creditors, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?
 - (2) based upon events that occurred while you exercised *control* over it, has an organization made a compromise with creditors, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?
 - (3) based upon events that occurred while you exercised *control* over it, has a broker or dealer been the subject of an involuntary bankruptcy petition, or had a trustee appointed, or had a direct payment procedure initiated under the Securities Investor Protection Act?

14L. Has a bonding company ever denied, paid out on, or revoked a bond for you?

14M. Do you have any unsatisfied judgments or liens against you?

21. Disposition Date (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

22. Monetary Compensation Details (judgment, restitution, settlement amount):

A. Total Amount:

\$

B. Your Contribution Amount:

\$

23. If action is currently on appeal:

A. Enter date appeal filed (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

B. Court appeal filed in:

Federal Court State Court Foreign Court Military Court Other :

i. Name of Court:

ii. Location of Court (City or County and State or Country):

iii. Docket/Case#:

24. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the customer complaint, arbitration/CFTC reparation and/or civil litigation as well as the current status or final disposition(s). Your information must fit within the space provided.

Client alleged to have not signed/executed subscription documents, executed document was forwarded to client on April 19, 2016, the day after receipt of her email on April 18, 2016. **Claim denied--client signed disclosure prior to June 2015 purchase of KKR shares. Disclosure authorized purchase of shares.

Investigation DRP

No Information Filed

Judgment Lien DRP

This Disclosure Reporting Page is an **INITIAL** or **AMENDED** response to report details for affirmative response(s) to **Question(s) 14M** on Form U4;

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Judgment/Lien

Rev. DRP (05/2009)

14M

[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:

\$ 209,122.92

2. Judgment/Lien Holder:
MTGLQ INVESTORS, LP
3. Judgment/Lien Type:
 Civil Tax
4. A. Date Filed with Court (MM/DD/YYYY):
06/22/2016 Exact Explanation
If not exact, provide explanation:
B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):
08/17/2016 Exact Explanation
If not exact, provide explanation:
THIS IS THE DATE I WAS NOTIFIED BY WFA THAT A REPORTING UPDATE WAS REQUIRED FOR THIS EVENT ITEM.
5. Court action brought in:
 Federal Court State Court Foreign Court Other: CIRCUIT COURT
A. Name of Court (Federal, State, Foreign or Other):
THE CIRCUIT COURT - THIRTEENTH JUDICIAL CIRCUIT
B. Location of Court (City or County and State or Country):
HILLSBOROUGH COUNTY, FLORIDA
C. Docket/Case#:
CASE# 14-CA-007821
 Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.
6. Is Judgment/Lien Outstanding?
 Yes No
If "No", complete item 7. If "Yes", skip to item 8.
7. If Judgment/Lien is **not** outstanding, provide:
A. Status Date (MM/DD/YYYY):
 Exact Explanation
If not exact, provide explanation:
B. How was matter resolved? (select appropriate item):
 Discharged Released Removed Satisfied
8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided.

This Disclosure Reporting Page is an **INITIAL** or **AMENDED** response to report details for affirmative response(s) to **Question(s) 14M** on Form U4;
Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Judgment/Lien

Rev. DRP (05/2009)

 14M[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:
\$ 3,455.19

2. Judgment/Lien Holder:
SYMPHONY ISLES UNIT FIVE
3. Judgment/Lien Type:
 Civil Tax
4. A. Date Filed with Court (MM/DD/YYYY):
06/01/2015 Exact Explanation
If not exact, provide explanation:
B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):
06/01/2015 Exact Explanation
If not exact, provide explanation:
5. Court action brought in:
 Federal Court State Court Foreign Court Other: N/A
A. Name of Court (Federal, State, Foreign or Other):
N/A
B. Location of Court (City or County and State or Country):
N/A
C. Docket/Case#:
N/A
 Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.
6. Is Judgment/Lien Outstanding?
 Yes No
If "No", complete item 7. If "Yes", skip to item 8.
7. If Judgment/Lien is **not** outstanding, provide:
A. Status Date (MM/DD/YYYY):
02/24/2016 Exact Explanation
If not exact, provide explanation:
B. How was matter resolved? (select appropriate item):
 Discharged Released Removed Satisfied
8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided.
FINAL PAYMENT WAS MADE ON 2/24/2016- LIEN HAS BEEN RELEASED.

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Judgment/Lien

Rev. DRP (05/2009)

14M

[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:
\$ 41,542.22
2. Judgment/Lien Holder:
MORGAN STANLEY SMITH BARNEY LLC
3. Judgment/Lien Type:

4. A. Date Filed with Court (MM/DD/YYYY):

09/04/2012 Exact Explanation

If not exact, provide explanation:

B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):

11/01/2012 Exact Explanation

If not exact, provide explanation:

SENT VIA CERTIFIED MAIL AND BEING REVIEWED BY IRS, AT TIME

5. Court action brought in:

 Federal Court State Court Foreign Court Other: COUNTY

A. Name of Court (Federal, State, Foreign or Other):

HILLSBOROUGH COUNTY

B. Location of Court (City or County and State or Country):

TAMPA, FL

C. Docket/Case#:

xxx-xx-xxxx

 Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.

6. Is Judgment/Lien Outstanding?

 Yes No

If "No", complete item 7. If "Yes", skip to item 8.

7. If Judgment/Lien is **not** outstanding, provide:

A. Status Date (MM/DD/YYYY):

 Exact Explanation

If not exact, provide explanation:

B. How was matter resolved? (select appropriate item):

 Discharged Released Removed Satisfied

8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided.

FEDERAL TAX LIEN FILED, BACKING UP REPAYMENT PLAN, AMOUNT/BALANCE IS IN APPEALS

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":**Judgment/Lien**

Rev. DRP (05/2009)

 14M[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:

\$ 480,071.46

2. Judgment/Lien Holder:

IRS

3. Judgment/Lien Type:

 Civil Tax

4. A. Date Filed with Court (MM/DD/YYYY):

02/02/2011 Exact Explanation

If not exact, provide explanation:

TAX LIEN FILED TO SUPPORT REPAYMENT PLAN, DISPUTE/APEAL IS ONGOING, REPAYMENT PLAN ENCOMPASSES BOTH LIENS.

B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):

03/25/2011 Exact Explanation

If not exact, provide explanation:

END OF MARCH- CAME CERTIFIED MAIL, DELAYED DELIVERY

5. Court action brought in:

Federal Court State Court Foreign Court Other: FILING TO SUPPORT REPAYMENT PLAN

A. Name of Court (Federal, State, Foreign or Other):

HILLSBOROUGH COUNTY

B. Location of Court (City or County and State or Country):

HILLSBOROUGH COUNTY

C. Docket/Case#:

2011040327

Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.

6. Is Judgment/Lien Outstanding?

Yes No

If "No", complete item 7. If "Yes", skip to item 8.

7. If Judgment/Lien is **not** outstanding, provide:

A. Status Date (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

B. How was matter resolved? (select appropriate item):

Discharged Released Removed Satisfied

8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided.
REINSTATEMENT PLAN IS IN PLACE, CURRENTLY BEING PAID, LIEN BALANCE HAS NOT BEEN ADJUSTED TO REFLECT PAYMENTS MADE. CURRENT ON ALL TAXES, AND FILINGS. IN APPEALS

Regulatory Action DRP

No Information Filed

Termination DRP

No Information Filed

Civil Tax

4. A. Date Filed with Court (MM/DD/YYYY):

02/10/2015 Exact Explanation

If not exact, provide explanation:

B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):

02/25/2015 Exact Explanation

If not exact, provide explanation:

5. Court action brought in:

Federal Court State Court Foreign Court Other:

A. Name of Court (Federal, State, Foreign or Other):

SUPREME COURT OF THE STATE OF NEW YORK COUNTY OF NEW YORK

B. Location of Court (City or County and State or Country):

NEW YORK

C. Docket/Case#:

151428/2015

Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.

6. Is Judgment/Lien Outstanding?

Yes No

If "No", complete item 7. If "Yes", skip to item 8.

7. If Judgment/Lien is **not** outstanding, provide:

A. Status Date (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

B. How was matter resolved? (select appropriate item):

Discharged Released Removed Satisfied

8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided.

DISPUTED JUDGEMENT- THEY SEIZED EQUAL VALUE OF DEFERRED COMP AND OVER 15 MILLION IN CLIENT ASSET/ACCOUNTS

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Judgment/Lien

Rev. DRP (05/2009)

14M

[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:

\$ 10,808.43

2. Judgment/Lien Holder:

IRS

3. Judgment/Lien Type:

Civil Tax

4. A. Date Filed with Court (MM/DD/YYYY):

08/13/2013 Exact Explanation

If not exact, provide explanation:

B. Date individual learned of the Judgment/Lien (MM/DD/YYYY):

02/20/2015 Exact Explanation

If not exact, provide explanation:

TAX RETURN 1040X-REMOVING ALL LIABILITY HAS BEEN FILED FOR OVER 2 YEARS- NO BASIS FOR LIEN, NO KNOWLEDGE OF LIEN (WE WERE NOT NOTIFIED) THEY HAVE NO RIGHT TO HAVE FILED AND NEVER NOTIFIED US. TAX PAYERS ADVOCATE IS WORKING ON THE 1040X THAT WAS FILED OVER 3 YEARS AGO AND FINALLY GETTING IT PROCESSED.

5. Court action brought in:

Federal Court State Court Foreign Court Other: COUNTY

A. Name of Court (Federal, State, Foreign or Other):

HILLSBOROUGH COUNTY

B. Location of Court (City or County and State or Country):

TAMPA,FL

C. Docket/Case#:

xxx-xx-xxxx

Check this box if the Docket/Case# is your SSN, a Bank Card number, or a Personal Identification Number.

6. Is Judgment/Lien Outstanding?

Yes No

If "No", complete item 7. If "Yes", skip to item 8.

7. If Judgment/Lien is **not** outstanding, provide:

A. Status Date (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

B. How was matter resolved? (select appropriate item):

Discharged Released Removed Satisfied

8. Comment (Optional). You may use this field to provide a brief summary of the circumstances leading to the action as well as the current status or final disposition. Your information must fit within the space provided. 1040X FIELD REMOVING LAIBILITY, WE HAVE NEVER BEEN NOTIFIED OF LIEN, EITHER.**PLEASE NOTE CORRECTION OF DATE LISTED IN SECTION 4B FROM PREVIOUS FILING**

Check the question(s) you are responding to, regardless of whether you are answering the question(s) "yes" or amending the answer(s) to "no":

Judgment/Lien

Rev. DRP (05/2009)

14M

[Click here to view question text](#)

If multiple, unrelated events result in the same affirmative answer, details must be provided on separate DRPs.

1. Judgment/Lien Amount:

\$ 57,588.15

2. Judgment/Lien Holder:

IRS

3. Judgment/Lien Type:

Civil Tax

Exact Explanation

If not exact, provide explanation:

13. Is arbitration/ CFTC reparation pending?

Yes No

If "No", complete item 14.

14. If the arbitration/CFTC reparation is not pending, what was the disposition?

- Award to Applicant (Agent/Representative) Award to Customer Denied Dismissed
- Judgment (other than monetary) No Action Settled Withdrawn
- Other :

15. Disposition Date (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

16. Monetary Compensation Details (award, settlement, reparation amount):

A. Total Amount:

\$

B. Your Contribution Amount:

\$

If the matter involves a civil litigation in which you are a defendant, complete items 17-23.

17. Court in which case was filed:

Federal Court State Court Foreign Court Military Court Other :

A. Name of Court:

B. Location of Court (City or County and State or Country):

C. Docket/Case#:

18. Date notice/process was served (MM/DD/YYYY):

Exact Explanation

If not exact, provide explanation:

19. Is the civil litigation pending?

Yes No

If "No", complete item 20.

20. If the civil litigation is not pending, what was the disposition?

- Denied Dismissed Judgment (other than monetary)
- Monetary Judgment to Applicant (Agent/Representative) Monetary Judgment to Customer
- No Action Settled Withdrawn
- Other :

you are named as a party.

7. A. Is this an oral complaint?

Yes No

B. Is this a written complaint?

Yes No

C. Is this an arbitration/CFTC reparation or civil litigation?

Yes No

If yes, provide:

i. Arbitration/reparation forum or court name and location:

ii. Docket/Case#:

iii. Filing date of arbitration/CFTC reparation or civil litigation (MM/DD/YYYY):

D. Date received by/served on *firm* (MM/DD/YYYY):

04/18/2016 Exact Explanation

If not exact, provide explanation:

8. Is the complaint, arbitration/CFTC reparation or civil litigation pending?

Yes No

If "No", complete item 9.

9. If the complaint, arbitration/CFTC reparation or civil litigation is not pending, provide status:

Closed/No Action

Withdrawn

Denied

Settled

Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

Arbitration Award/Monetary Judgment (for respondents/defendants)

Evolved into Arbitration/CFTC reparation (you are a named party)

Evolved into Civil litigation (you are a named party)

If status is arbitration/CFTC reparation in which you are not a named party, provide details in item 7C.

If status is arbitration/CFTC reparation in which you are a named party, complete items 12-16.

If status is civil litigation in which you are a named party, complete items 17-23.

10. Status Date (MM/DD/YYYY):

05/18/2016 Exact Explanation

If not exact, provide explanation:

11. Settlement/Award/Monetary Judgment:

A. Settlement/Award/Monetary Judgment amount:

\$

B. Your Contribution Amount:

\$

If the matter involves arbitration or CFTC reparation in which you are a named respondent, complete items 12-16, as appropriate.

12. A. Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):

B. Docket/Case#:

C. Date notice/process was served (MM/DD/YYYY):

WELLS FARGO ADVISORS, LLC(19616)

Rev. Form U4 (05/2009)

Individual Name: MELLON, NANCY KIMBALL (1253484)

U4 Amendment - Filing ID: 44408782

15. Signatures

Please Read Carefully

All signatures required on this Form U4 filing must be made in this section.

A "signature" includes a manual signature or an electronically transmitted equivalent. For purposes of an electronic form filing, a signature is effected by typing a name in the designated signature field. By typing a name in this field, the signatory acknowledges and represents that the entry constitutes in every way, use, or aspect, his or her legally binding signature.

15A INDIVIDUAL/APPLICANT'S ACKNOWLEDGMENT AND CONSENT

This section must be completed on all initial or Temporary Registration form filings.

15B FIRM/APPROPRIATE SIGNATORY REPRESENTATIONS

This section must be completed on all initial or Temporary Registration form filings.

15C TEMPORARY REGISTRATION ACKNOWLEDGMENT

This section must be completed on Temporary Registration form filings to be able to receive Temporary Registration.

15D INDIVIDUAL/APPLICANT'S AMENDMENT ACKNOWLEDGMENT AND CONSENT

This section must be completed on any amendment filing that amends any information in Section 14 (Disclosure Questions) or any Disclosure Reporting Page (DRP).

15E FIRM/APPROPRIATE SIGNATORY AMENDMENT REPRESENTATIONS

This section must be completed on all amendment form filings.

15F FIRM/APPROPRIATE SIGNATORY CONCURRENCEThis section must be completed to concur with a U4 filing made by another *firm* (IA/BD) on behalf of an individual that is also registered with that other *firm* (IA/BD).**15C. TEMPORARY REGISTRATION ACKNOWLEDGMENT**

If an *applicant* has been registered in a *jurisdiction* or self regulatory organization (SRO) in the 30 days prior to the date an application for registration is filed with the Central Registration Depository or Investment Adviser Registration Depository, he or she may qualify for a Temporary Registration to conduct securities business in that *jurisdiction* or SRO if this acknowledgment is executed and filed with the Form U4 at the *applicant's firm*.

This acknowledgment must be signed only if the *applicant* intends to apply for a Temporary Registration while the application for registration is under review.

I request a Temporary Registration in each *jurisdiction* and/or SRO requested on this Form U4, while my registration with the *jurisdiction(s)* and/or SRO(s) requested is under review;

I am requesting a Temporary Registration with the *firm* filing on my behalf for the *jurisdiction(s)* and/or SRO(s) noted in Section 4 (SRO REGISTRATION) and/or Section 5 (JURISDICTION REGISTRATION) of this Form U4;

I understand that I may request a Temporary Registration only in those *jurisdiction(s)* and/or SRO(s) in which I have been registered with my prior *firm* within the previous 30 days;

I understand that I may not engage in any securities activities requiring registration in a *jurisdiction* and/or SRO until I have received notice from the CRD or IARD that I have been granted a Temporary Registration in that *jurisdiction* and/or SRO;

I agree that until the Temporary Registration has been replaced by a registration, any *jurisdiction* and/or SRO in which I have applied for registration may withdraw the Temporary Registration;

If a *jurisdiction* or SRO withdraws my Temporary Registration, my application will then be held pending in that *jurisdiction* and/or SRO until its review is complete and the registration is granted or denied, or the application is withdrawn;

I understand and agree that, in the event my Temporary Registration is withdrawn by a *jurisdiction* and/or SRO, I must immediately cease any securities activities requiring a registration in that *jurisdiction* and/or SRO until it grants my registration;

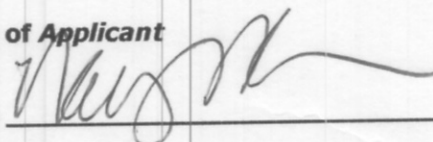
I understand that by executing this Acknowledgment I am agreeing not to challenge the withdrawal of a Temporary Registration; however, I do not waive any right I may have in any *jurisdiction* and/or SRO with respect to any decision by that *jurisdiction* and/or SRO to deny my application for registration.

Date (MM/DD/YYYY)

8/17/2016

Signature of Applicant

Signature



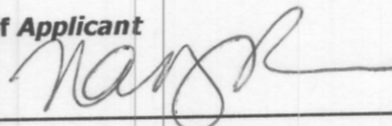
15D. AMENDMENT INDIVIDUAL/APPLICANT'S ACKNOWLEDGMENT AND CONSENT

Date (MM/DD/YYYY)

8/17/2016

Signature of Applicant

Signature



15E. FIRM/APPROPRIATE SIGNATORY AMENDMENT REPRESENTATIONS

Date (MM/DD/YYYY)

Signature of Appropriate Signatory

Signature

FINANCIAL INDUSTRY REGULATORY AUTHORITY, INC.
OFFICE OF DISPUTE RESOLUTION

Case No.: 2017-

PETER ROOME, individually, and as
Trustee of the PETER ROOME REVOCABLE
TRUST,

Claimant

v.

WELLS FARGO ADVISORS, LLC.

Respondent.

STATEMENT OF CLAIM

Claimant, Peter Roome, individually, and as Trustee of the Peter Roome Revocable Trust (hereinafter referred to as "Claimant" or "Mr. Roome"), by and through his undersigned counsel, hereby files his Statement of Claim against Respondent, Wells Fargo Advisors, LLC. (hereinafter referred to as "Respondent"), a FINRA member firm, and he alleges as follows:

PRELIMINARY STATEMENT

The following allegations are made in accordance with FINRA Code of Arbitration Rule 12302(a) and specify to the extent required at this time the relevant facts and remedies requested by Claimant. This Statement of Claim is being filed without the benefit of discovery, but after a good faith investigation of the facts and information. Claimant reserves his right to supplement this filing prior to any final hearing, as additional facts and information may become available after further investigation, and after having had a full and fair opportunity to conduct both party and/or non-party discovery in this matter.

Claimant is (and has been) a resident of Sun City, Arizona during the events giving rise to this claim and he requests a FINRA hearing location in Phoenix, Arizona.

BACKGROUND FACTS

Claimant is retired and he is the primary caretaker of his spouse who suffers from cancer and who is undergoing radiation/chemo therapy treatments. Claimant relied on his financial advisor, Nancy Mellon, regarding his investment accounts. Although Respondent was well aware of Claimant's investment goals and objectives as well as his risk tolerance, it is inexplicable how the trust account became over-concentrated in energy sector securities, and how his account profile was updated to inaccurately reflect he somehow changed in 2016 (after incurring losses in his account) to an aggressive investor. Claimant trusted Respondent and relied on Respondent for professional financial advice, but Claimant received negligent and improper advice recommending concentrated investments primarily in one particular sector and now Claimant's secure retirement has been threatened by a significant loss of investment principal, as well as a significant decline in his retirement income stream. Respondent also provided improper and negligent advice that recommended Claimant liquefy the equity in his home in order to invest in (and maintain investments in) equity and junk bond mutual funds with Respondent. This advice further negatively impacted Claimant's principal and has resulted in higher than expected ongoing expenses for Claimant. It is believed that this advice and ongoing recommendation by Respondent was in contradiction to FINRA Notices to Members 04-89 and 07-83.

Respondent is a well-known international financial services company that markets itself to public investors such as Claimant by promising that its 15,000 Financial Advisors will provide personalized service that includes a process involving a high degree of planning and updating plans whenever goals or circumstances may change. Instead of pro-active advice, warnings of risk, Claimant instead received assurances that Respondent and Respondent's representative, Nancy Mellon were taking care of and monitoring his investments for him and all of the advice and recommendations were

right in line with his investment goals and objectives as well as his risk tolerance. Respondent's lax supervision over its employees and the Claimant's accounts are also among the reasons for Claimant's damages in this case.

Respondent's services on Claimant's behalf fell below the appropriate standard of care required by the laws, rules, regulations in the financial services industry standards. Respondent was in a position to avoid, prevent, and even correct its mistakes, but instead allowed the mistakes to continue and allowed the resulting damages to negatively impact the Claimant. In fact, Respondent had both legal and regulatory obligations to prevent these mistakes and avoid this type of financial damage to Claimant.

The Claimant incurred unnecessary damages and will incur substantial unnecessary fees, costs, and commissions along with the losses to his savings and investments. While this may not mean much to a large company like Respondent, the losses suffered by Claimant were completely unnecessary and never should have happened. He now finds himself with a less financially secure retirement and having to adjust to a lower level of retirement income as he has less principal to invest. Fortunately for Claimant, the laws, rules, and regulations of the securities industry applicable to Respondent do not allow Respondent to evade the consequences of the way it conducted itself in this case. Respondent is liable for the damages caused to Claimant. Claimant now must place his trust in the FINRA dispute resolution process, and it is up to this Panel to balance any injustice in this case.

It should be noted by the Panel that the Consumer Federation of America and Americans for Financial Reform recently published a White Paper called "**Financial Advisor or Investment Salesperson? Broker and Insurers Want to Have it Both Ways,**" noting many large financial services firms cast themselves as placing their clients' best interests first. Representations are made on websites and marketing materials. However, when those same firms receive customer

complaints they try to defend themselves by alleging their representatives are merely salespeople despite job titles such as "financial advisor." They argue that they should not be regulated as advisors and they should not be seen as providing advice. A copy of the White Paper is attached hereto as Exhibit A.

It should also be noted by the Panel that Respondent has a CRD record that reflects at least one of the Financial Advisor assigned to his accounts was facing a series of personal financial issues of her own, and it calls into question Respondent's failures to establish, maintain and enforce an adequate system of supervision and/or a failure to properly supervise.

Respondent Violated FINRA Rules and its own Internal Rules

It is believed that discovery in this case will reveal that Respondent committed multiple violations of FINRA Rules in handling Claimant's account and investments. Any violations of FINRA Rules or any other industry regulation by Respondent likely constitutes, among other things, negligence, as well as breach of contract.^{1,2}

Respondent also breached the internal rules and regulations established by Respondent to govern Respondent's own conduct along with that of its employees, such as the internal supervisory procedures and compliance manuals. See Thropp v. Bache Halsey Stuart Shields, Inc., 650 F.2d 817 (6th Cir. 1981) (the Court noted when a defendant has disregarded rules that it has established to govern

1 See Komanoff v. Mabon, Nugent & Co., 884 F. Supp. 848, 859-60 (S.D.N.Y. 1995) (contract which obligated firm to comply with rules of NASD and NYSE states a cause of action for breach of contract for violation of said rules); Scobee Combs Funeral Home, Inc. v. E.F. Hutton & Co., 711 F. Supp. 605 (S.D. Fla. 1989) (customer is third-party beneficiary of NASD rules and may sue for violation of said rules).

2 In Miley v. Oppenheimer & Co., Inc., 637 F.2d 318, 333 (5th Cir. 1981), the Court noted that the "NYSE and NASD [now FINRA] rules are excellent tools against which to assess in part the reasonableness or excessiveness of a broker's handling of an investor's account," and the lower court properly included a reference to these rules in its jury charge. See also Dean Witter Reynolds, Inc. v. Hammock, 489 So.2d 761, 767 (Fla. 1st DCA 1986) ("Case law is clear that evidence of violation of industry standards is admissible as non-conclusive evidence of negligence").

the conduct of its own employees, evidence of those rules may be used against the defendant to establish the correct standard of care.) The content of such rules may also indicate knowledge of the risks involved and the precautions that may be necessary to prevent the risks. Montgomery v. Balt. & Ohio R.R., 22 F.2d 359 (6th Cir. 1927). See also Prosser, The Law of Torts, 33 (4th Ed. 1971). Here, it is believed that the Respondent violated one or more sections of its own policy manuals in connection with the handling and supervision of its representative, Claimant's account and/or investments.

Breach of Fiduciary Duty and Negligence

Claimant relied upon Respondent, a FINRA broker-dealer firm that supposedly could be trusted based on its expertise and experience in handling these particular types of investment goals and objectives. Claimant reasonably and justifiably relied on Respondent for a superior degree of knowledge, experience and expertise well above his own level, to keep his principal safe, and to manage his investments in the manner most appropriate for him. Instead, Claimant was harmed.

Respondent Should Be Liable For More Than Just Net Out-of Pocket Losses

Claimant has been damaged as a result of Respondent's negligence and misconduct. Respondent's failures, including its failure to properly supervise its representative, its material omissions, breaches of contract, and unsuitable advice and recommendations to Claimant are substantial. Each action and inaction by Respondent constitutes an independent tort for which Claimant now seeks recovery.

At a time in Claimant's life when he needed to preserve his principal, minimize risk of loss, Respondent made unsuitable and inappropriate recommendations including several high-risk securities (including, but not limited to): Atlas Pipeline, Archrock, Breitburn Energy, EV Energy Partner, Exterran Partners, Legacy Reserves, Linn Energy, SeaDrill, Teekay Tankers, Brandes Emerging Market, Calamos World Growth and the Miller Howard High Income fund. The concentration in energy sector securities and the level of risk in the investments was not in line with Claimant's investment objectives or risk tolerance. Respondent knew this was the case, and rather than address the investment risk in the account, Respondent "ginned up" Claimant's risk profile.

Investments exposed to the energy sector were showing stress by 2014, but Respondent failed to properly monitor the individual investment recommendations or recommend any changes

to Claimant's concentrated holdings in one particular market sector. Respondent clung to this recommendation in the case of Breitburn, Linn and other similar investments despite balance sheet issues, corporate strategy issues, reduced distributions to investors. In these two examples, Respondent allowed Claimant to incur a loss of principal when the companies filed bankruptcy in or about May 2016. Claimant lacked a full appreciation for the level of risk in his investments and he trusted and reasonably relied upon Respondent for appropriate advice and recommendations.

Overall, Respondent's investment recommendations, failure to warn, failure to monitor, negligent supervision, and actions related to Claimant's investor profile are a series of multiple and compounded actions or inactions on the part of Respondent, combined rising to a level of reckless disregard for the rights and property of Claimant. As such, based on the pattern of actions, Claimant should be entitled to an appropriate computation of damages in an amount to be determined by this Panel. Respondent allowed Claimant to be lulled into believing the investment advice and overall strategy and recommendations sold to him were appropriate for his investment objectives including his retirement goals and were being closely monitored by Respondent. In fact, that was not the case, and the recommendations were inappropriate and opaque in nature as was the overall strategy flawed in the portfolio.

Respondent negligently undertook these activities and negligently supervised these activities. Respondent simply allowed these mistakes and improprieties to continue and to compound. In Miley v. Oppenheimer & Co., Inc., 637 F.2d 318, 332 (5th Cir. 1981), the Court explained why in some instances, simply replacing out-of-pocket loss was insufficient to deter such conduct by a firm in the future, and why it was also necessary to take the profit away from the wrongdoers and add an additional amount as punitive damages. Respondent stood in a position

of trust and confidence with Claimant. The fees, costs, or commissions charged to Claimant for the transactions that served to benefit Respondent and permanently deprived Claimant of his funds.

Based on all of the reasons set forth above, Claimant's damages in this case should include compensatory damages of approximately \$125,000-\$175,000, a disgorgement of commissions and fees charged by Respondent, as well as an additional appropriate damage award that this Panel sees fit in order to assure itself that the negligence and misconduct that resulted in harm to Claimant should not happen again to Claimant or any other public investor.

ADDITIONAL FACTS AND CAUSES OF ACTION

This case arises out of the negligent and intentional acts and omissions, impropriety, violations of rules, laws, and regulations (within the firm and within the industry) committed by the Respondent in connection with Claimant's investments. The allegations and causes of action include, but are not limited to, negligence, professional negligence, violations of law, unsuitable recommendations, negligent supervision, breach of contract, breach of fiduciary duty, and breach of securities industry rules and regulations. Claimant trusted Respondent to conduct itself properly at all times. Respondent was well aware of the laws, rules, and regulations Respondent was legally obligated to follow. Claimant must now rely upon this Panel to balance out the injustice that has impacted his life, and he now looks to this Panel to fashion an appropriate award of damages based on the facts and evidence in this case.

CONCLUSION

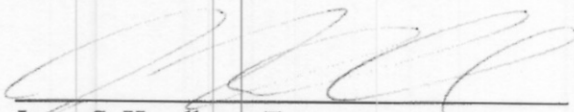
By virtue of the foregoing acts, omissions, practices and/or course of conduct, Respondent is liable to Claimant for estimated total damages of \$125,000 - \$175,000³, including compensatory

³ Damages are pleaded in a range of \$125,000-\$175,000 solely for purposes of complying with FINRA Code of Arbitration Procedure Section 12900.

damages, as well as any other additional damages as this Panel may see fit, including improper fees, costs, and other expenses, plus interest, and costs, due to Respondent's negligent, improper conduct, breach of contract, breach of fiduciary duty, negligence, negligent supervision, and violation of applicable laws and industry rules. Respondent is therefore liable to Claimant for all actual damages proximately or legally caused by its actions and/or inactions, benefit of the bargain damages, lost opportunity costs⁴, prejudgment interest⁵, and additional damages (potentially up to three times the compensatory damages), disgorgement of commissions and fees received, and costs.

Dated: April 14, 2017

Respectfully submitted,



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CIKLIN LUBITZ & O'CONNELL
515 N. Flagler Drive, 20th Floor
West Palm Beach, Florida 33401
Attorneys for Claimant

4 Claimant has also suffered damages based on the loss of use of his property. Claimant seeks recovery for these injuries based on the equitable authority of this Panel. The Arbitrator's Manual states the following in a quote from Aristotle: Equity is justice in that it goes beyond the written law. And it is equitable to prefer arbitration to the law court, for the arbitrator keeps equity in view, whereas the judge looks only to the law, and the reason why arbitrators were appointed was that equity might prevail. Based on this Panel's equitable authority, Claimant seeks further relief including restitution, rescission, specific performance, and any other equitable relief which this Panel deems appropriate.

5 It is also well-settled that pre-judgment interest is an automatic element of damages, mathematically computed as of the date of the wrongdoing (purchase). See Shuttleworth v. Smith, 2010 WL 744375 (Tenn. App. 2010); Argonaut Insurance Co. v. May Plumbing Co., 474 So. 2d 212 (Fla. 1985) (computation of prejudgment interest is merely a mathematical computation. There is no 'finding of fact' needed. Thus it is a purely ministerial duty...to add the appropriate amount of interest to the principal amount of the damages awarded in the verdict...Furthermore, in the award of prejudgment interest, there is no discretion in the rate of interest. The legislature has established a statutory interest rate which controls prejudgment interest).

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

Complainant,

v.

NANCY KIMBALL MELLON
(CRD No. 1253484),

Respondent.

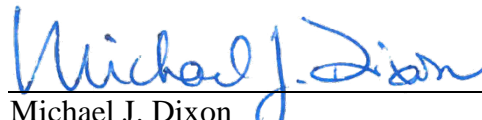
Disciplinary Proceeding
No. 2017052760001

Hearing Officer–MJD

CERTIFICATION OF RECORD

On July 16, 2019, Respondent Nancy K. Mellon filed a Notice of Appeal with the Office of Hearing Officers. In accordance with Code of Procedure Rule 9321, the attached Record and Index to the Record of this disciplinary proceeding are transmitted to the National Adjudicatory Council. A copy of the Index to the Record also has been served on the Parties by the Office of Hearing Officers.

I certify that the attached Record is complete.



Michael J. Dixon
Hearing Officer

Dated: August 13, 2019

Copies to: Nancy Kimball Mellon (via email and first-class mail)
Kathryn M. Wilson, Esq. (via email and first-class mail)
John F. Guild, Esq. (via email)
Tino A. Lisella, Esq. (via email)
David B. Klafter, Esq. (via email)
Lara Thyagarajan, Esq. (via email)

**FINANCIAL INDUSTRY REGULATORY AUTHORITY
OFFICE OF HEARING OFFICERS**

DEPARTMENT OF ENFORCEMENT,

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v.

NANCY KIMBALL MELLON
(CRD No. 1253484),

Respondent.

Disciplinary Proceeding
No. 2017052760001

Hearing Officer–MJD

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11/29/2018	Respondent's Answer to Complaint	000039
11/30/2018	Notice of Receipt of Answer	000051
12/04/2018	Notice of Reassignment of Hearing Officer and Order Amending Caption	000053
12/04/2018	Order Setting Initial Pre-Hearing Conference	000055
12/10/2018	Notice of Reassignment of Hearing Officer and Order Amending Caption	000057
12/11/2018	Notice of Revised Call Information	000059
12/12/2018	Protective Order Governing Personal Confidential Information	000061
12/12/2018	Notice of Appearance (Guild)	000065
12/20/2018	Transcript of December 20, 2018 Initial Pre-Hearing Conference	000067
12/21/2018	Order Appointing Mediator	000091
12/21/2018	Joint Proposed Pre-Hearing Schedule	000093
12/24/2018	Case Management Scheduling Order	000101

OS Received 12/29/2022

DATE	DESCRIPTION	BATES NUMBER
01/11/2019	Respondent's Email Request for Documents from Firm	000113
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02/05/2019	Respondent's Second Email Request for Documents from Firm	000135
02/05/2019	Notice of Issuance of Post-Complaint Rule 8210 Request	000139
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02/19/2019	Notice of Appointment of Replacement Hearing Panelist	000189
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02/22/2019	Order Setting Status Conference	000193
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03/01/2019	Transcript of March 1, 2019 Status Conference	000197
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03/08/2019	Pre-Hearing Brief of Complainant Department of Enforcement	000265
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DATE	DESCRIPTION	BATES NUMBER
03/08/2019	Respondent's Exhibit List	000331
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03/28/2019	Respondent Mellon's Response to [Enforcement's Objections to Mellon's Proposed Exhibits and Witnesses]	000393
03/28/2019	Respondent Mellon's [Submittal of Documents in Support of Claim of Financial Hardship with Regard to a Monetary Sanction] w/Addendum	000397
03/29/2019	Additional Filing by Mellon in Support of Financial Hardship	000405
04/02/2019	Notice of Issuance of Post-Complaint Rule 8210 Requests for Testimony [Maraman and Podell]	000407
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DATE	DESCRIPTION	BATES NUMBER
04/04/2019	Additional Filing by Mellon in Support of Financial Hardship (Snapshot of Case involving The Bank of Tampa)	000421
04/04/2019	Financial Hardship Filing by Mellon - Letter dated April 4, 2019 from FINRA re: Waiver of Obligation involving Arbitration Award for Case with Wells Fargo	000423
04/04/2019	Transcript of April 4, 2019 Final Pre-Hearing Conference	000425
04/08/2019	Filing by Respondent Mellon re: Summons involving Bank of Tampa	000461
04/08/2019	Order Rescheduling Time of Hearing	000463
04/08/2019	Order Regarding Enforcement's Objections to Respondent's Exhibits and Witnesses	000465
04/29/2019	Hearing Transcript – April 11, 2019	000469
04/29/2019	Hearing Transcript – April 12, 2019	000753

EXHIBITS ADMITTED AT HEARING

CX-1	CRD Composite Information, Registration Summary, Legacy Registration Summary, and Legacy Employment History for Nancy Kimball Mellon (printed 2/25/2019)	000941
CX-2	Form U5-Full 1/4/2017	000951
CX-4	Email chain that includes a November 6, 2015 email between Mellon and Outback Bowl (On-the-Record testimony (“OTR”) Exhibit 3)	000959
CX-5	Email dated January 6, 2016 from the Outback Bowl with attached invoice	000963
CX-6	Email chain that includes January 27, 2016 emails exchanged between Mellon and Outback Bowl (OTR Exhibit 4)	000965
CX-7	Email chain that includes a March 23, 2016 email from Jerry Kulig at Outback Bowl (OTR Exhibit 7)	000971
CX-8	Email chain dated April 5, 2016 between Kulig and Mellon (OTR Exhibit 9)	000975

DATE	DESCRIPTION	BATES NUMBER
CX-9	Email dated January 6, 2016 from Mellon to Maraman (OTR Exhibit 35)	000977
CX-10	Email chain that includes January 28, 2016 emails between Mellon and Maraman (OTR Exhibit 5)	000979
CX-11	Email dated April 4, 2016 from Mellon to Maraman attaching the back of check number 236, dated January 2, 2016 (OTR Exhibit 8)	000981
CX-12	Email chain including April 8, 2016 emails between Mellon and Maraman regarding Outback Bowl (OTR Exhibit 37)	000983
CX-13	Email dated April 15, 2016 from Maraman to Stuhlsatz, copying Mellon (OTR Exhibit 38)	000985
CX-14	Email chain including April 18, 2016 emails between Mellon and Maraman regarding the Outback Bowl expense (OTR Exhibit 40)	000989
CX-15	Email chain dated July 5, 2016 between Mellon and Maraman (OTR Exhibit 13)	000993
CX-16	January 27, 2016 Fax with a copy of the Outback Bowl invoice and the front of Mellon's January 2, 2016 check to Outback Bowl	000997
CX-17	Mellon's FAEMS Outback Bowl Expense Report with Audit History (Same as OTR Exhibit 36, page 1)	001001
CX-18	Mellon's April 18, 2016 FAEMS expense report submission for \$2,800 (OTR Exhibit 12)	001003
CX-19	April 18, 2016 Fax with FAEMS expense report, the Outback Bowl invoice, and the front and back of Mellon's January 2, 2016 check to Outback Bowl	001007
CX-20	April 18, 2016 Concur Expense report submission for \$1,000 (Same as OTR Exhibit 36, page 2)	001013
CX-21	April 18, 2016 Fax with Concur expense report, the Outback Bowl invoice, and the front and back of Mellon's January 2, 2016 check to Outback Bowl	001015
CX-22	July 2016 Concur expense report submission for \$500 (Same as OTR Exhibit 36, page 3)	001021

DATE	DESCRIPTION	BATES NUMBER
CX-23	July 6, 2016 Concur expense report submission, Outback Bowl invoice, and front and back of Mellon's January 2, 2016 check to Outback Bowl(OTR Exhibit 14)	001023
CX-24	Email chain including an email dated October 26, 2016 between Diane Feltes, a WFCS Accounting Manager, and Cynthia Plackemeier, a WFCS Compliance Consultant	001029
CX-25	Outback Bowl invoice dated January 19, 2018	001033
CX-26	Email chain including an email dated March 18, 2016 from Robin Lester to Mellon (OTR Exhibit 15)	001035
CX-27	Email chain dated May 2, 2016 between Lester and Mellon (OTR Exhibit 16)	001037
CX-28	Email chain, which includes emails dated July 19, 2016 between Lester and Mellon (OTR Exhibit 17)	001039
CX-29	Email chain that includes an email dated March 16, 2016 from Andrea Gill at Bank of Tampa to Mellon (OTR Exhibit 6)	001043
CX-30	Lester v. Mellon – Hillsborough County Court Civil Division, Case No. 16 25125 – Notice to Appear For Pretrial Conference/Mediation and Statement of Claim (OTR Exhibit 19)	001047
CX-32	Mellon's July 22, 2016 Bankruptcy petition (OTR Exhibit 20)	001053
CX-33	Mellon's August 18, 2016 Bankruptcy petition schedules (OTR Exhibit 21)	001067
CX-34	Mellon's Bank of Tampa statements for January 2016 through October 2016	001115
CX-35	FINRA's request to Mellon pursuant to FINRA Rule 8210, dated January 5, 2018 (OTR Exhibit 27)	001183
CX-36	Mellon's response to FINRA's January 5, 2018 Rule 8210 request, dated January 12, 2018 (OTR Exhibit 28)	001187
CX-37	FINRA's request to Mellon pursuant to FINRA Rule 8210 dated January 17, 2018 (OTR Exhibit 29)	001189

DATE	DESCRIPTION	BATES NUMBER
CX-38	Email chain dated January 17, 2018, which includes Mellon's response to FINRA's January 17, 2018 Rule 8210 request, dated January 17, 2018 (OTR Exhibit 30)	001195
CX-39	FINRA's January 18, 2018 request to Bank of Tampa	001197
CX-40	Bank of Tampa's January 18, 2018 response to FINRA staff	001199
RX-1	CRD Composite Information, Registration Summary, Legacy Registration Summary, and Legacy Employment History for Nancy Mellon (printed 2/25/2019)	001203
RX-2	BrokerCheck Dispute Form	001219
RX-3	FINRA Exam 7/10/17	001237
RX-4	FINRA Exam-initial with comments, 01/2018 OTR letter from FINRA-with comments and supporting documents-termination refute	001241
RX-5	Mellon 1/12/17 email to Pam Arnold/FINRA re: Late Reporting	001259
RX-6	ROOME 17-01999 expungement award-1/16/19	001261
RX-7	LOCOCO 17-00579 expunged complaint	001267
RX-9	2017 vacated judgements, foreclosure sale error, expunged 17-00579, MSSB revised judgement	001273
RX-10	False Memorandum of Warning	001285
RX-11	False complaints, warnings, Brain (sic) Carroll email chain re: warning stemming from client and expense errors (precedence of management correcting on system/internally	001297
RX-12	2015 False complaints-management accusations with regard to late filings (TN tax liens), sales assistants lack response/action and accusations with regard to dating clients documents, Lococo initial email/misconstrued complaints resulting in U4 filing of event and 17-00579 expungement	001313

DATE	DESCRIPTION	BATES NUMBER
	RX-13 2015 Bonus, late pay	001341
	RX-14 Bank of Tampa 3/2016 bank statement	001363
	RX-15 Bank of Tampa 12/2015 to 1/2/2016-\$10,000 overdraft/credit line	001365
	RX-16 Page 8 of March Bank of Tampa statement-voided check to Outback-paid	001367
	RX-19 FAEMS through 06/06/2016	001369
	RX-19A Blown-up Copy of FAEMS Report through 06/06/2016	001381
	RX-20 Mace Maraman BrokerCheck record	001385
	RX-24 Filings in Support of Claim of Financial Hardship with Regard to a Monetary Sanction (Inability to Pay A Monetary Sanction Package)	001399
07/11/2019	Notice of Hearing Panel Decision	001413
07/11/2019	Hearing Panel Decision	001415
07/16/2019	Notice of Appeal by Respondent	001439



BrokerCheck® Dispute Form

Complete this form if you wish to update or dispute information that is disclosed in your BrokerCheck report. Further information regarding the BrokerCheck dispute process, including the requirements that must be met for FINRA to investigate a dispute, is available on FINRA's website.

Once FINRA receives your submission, you will be notified in writing as to whether the dispute is eligible for investigation and, if eligible, the outcome of the investigation.

This form must be completed in its entirety and accompanied by all available supporting documentation. FINRA will not process any BrokerCheck Dispute Form that is incomplete, unsigned or submitted by a person or firm that is not the subject of the BrokerCheck report in question.

PART I - GENERAL INFORMATION

First Name: Nancy	Middle Initial: K	Last Name: Mellon
Title (if dispute is being brought on firm's behalf):		
Address: [REDACTED]	City: [REDACTED]	Zip Code: [REDACTED]
Phone Number: [REDACTED]	Individual/Firm CRD Number:	

PART II - INFORMATION ABOUT THE DISPUTE

Provide a statement identifying the information that you allege is inaccurate, including the location that such information appears in a BrokerCheck report (section and page number), and the reason you believe the information to be inaccurate.

*The IRS lien recorded needs to be reduced to reflect liens released/satisfied. The balance was appealed with the advocate's office. The Morgan Stanley judgement has been reduced and is in payment.

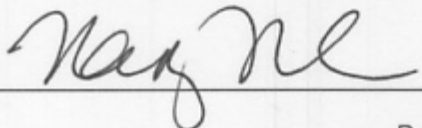
PART III - ACKNOWLEDGEMENTS

I understand that FINRA will consider any BrokerCheck Dispute Form submitted to be a communication to FINRA and, as such, to be conduct covered by FINRA Rule 2010, which requires members to observe just and equitable principles of trade and high standards of commercial honor. Accordingly, FINRA will consider disciplinary or other appropriate action against an individual or firm that, for example, willfully makes a false or misleading statement in a BrokerCheck Dispute Form.

I further understand that any information or documentation submitted in connection with this dispute may be provided to the entity that reported the information under dispute to the Central Registration Depository®.

If submitting this dispute on behalf of a firm, I acknowledge that I am authorized to do so.

I have read the above statements and all of the information I have provided is true and accurate to the best of my knowledge. I understand that I may be subject to administrative or civil penalties if I provide false or misleading information.

Signature: 
Date: 10/30/17

BrokerCheck Dispute Checklist:

To ensure timely processing of your dispute, please check the following:

- All parts of this form are complete.
- The applicable section(s) and page(s) of the BrokerCheck report where the disputed information is located have been identified. If you wish, you may provide a copy of the BrokerCheck report with the disputed information circled or highlighted.
- All available supporting documentation has been attached to this form.

Please mail this signed form along with all supporting documentation to:

Registration and Disclosure—Regulatory Review and Disclosure (RR&D)
FINRA
9509 Key West Avenue
Rockville, Maryland 20850-3329

FINRA will not accept requests sent via facsimile.

Questions: Call FINRA's Gateway Call Center at (301) 590-6500.



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 5

Reporting Source: Broker

Judgment/Lien Holder: MTGLQ INVESTORS, LP

Judgment/Lien Amount: \$209,122.92

Judgment/Lien Type: Civil

Date Filed with Court: 06/22/2016

Date Individual Learned: 08/17/2016

Type of Court: CIRCUIT COURT

Name of Court: THE CIRCUIT COURT - THIRTEENTH JUDICIAL CIRCUIT

Location of Court: HILLSBOROUGH COUNTY, FLORIDA

Docket/Case #: CASE# 14-CA-007821

Judgment/Lien Outstanding? Yes

Broker Statement Mortgage terms were modified 12/28/16. Outstanding balance has been reduced to 134,000.

Judgement withdrawn & expunged (already complete)

Disclosure 2 of 5

Reporting Source: Broker

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$10,808.43

Judgment/Lien Type: Tax

Date Filed with Court: 08/13/2013

Date Individual Learned: 02/20/2015

Type of Court: COUNTY

Name of Court: HILLSBOROUGH COUNTY

Location of Court: TAMPA, FL

Judgment/Lien Outstanding? Yes

Broker Statement

reduced to \$5488.38 and still with tax payer advocate.



Department of the Treasury
Internal Revenue Service
Philadelphia, PA 19255-0525



9307 1107 5660 3593 2987 58

111205.771094.256497.13390 2 SP 0.670 1310



Notice	CP504
Tax Year	2010
Notice date	July 10, 2017
Social Security number	[REDACTED]
To contact us	Phone 1-800-829-8374
Your Caller ID	266352

Page 1 of 6



111205

MARK A MELLON



2010

Notice of Intent to seize (levy) your property or rights to property

Amount due immediately: \$5,488.38

This is a notice of intent to levy your state tax refund or other property. As we notified you before, our records show you have unpaid taxes for the tax year ending December 31, 2010 (Form 1040). If you don't call us immediately to make payment arrangements or pay the amount due, we may levy your property or rights to property and apply it to the \$5,488.38 you owe.

Billing Summary

Amount you owed	\$4,367.53
Failure-to-pay penalty	925.24
Interest charges	195.61
Amount due immediately	\$5,488.38

2010- mssb
cuti

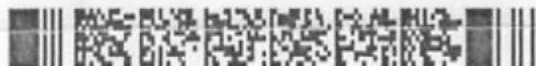
sh with Advocate

Continued on back.



MARK A MELLON
1015 SYMPHONY ISLES BLD
APOLLO BEACH FL 33572-2713151

Notice	CP504
Notice date	July 10, 2017
Social Security number	[REDACTED]



Payment

Make your check or money order payable to the United States Treasury. Write your Social Security number [REDACTED] the tax year (2010), and the form number (1040) on your payment and any correspondence.

Amount due immediately

\$5,488.38

INTERNAL REVENUE SERVICE
KANSAS CITY, MO 64999-0202



263948732 KR MELL 31 0 201012 670 00000548838

OS Received 12/29/2022

T. Isenhardt
2003
2004
2005



Financial Industry Regulatory Authority

BrokerCheck® Dispute Form

Complete this form if you wish to update or dispute information that is disclosed in your BrokerCheck report. Further information regarding the BrokerCheck dispute process, including the requirements that must be met for FINRA to investigate a dispute, is available on FINRA's website.

Once FINRA receives your submission, you will be notified in writing as to whether the dispute is eligible for investigation and, if eligible, the outcome of the investigation.

This form must be completed in its entirety and accompanied by all available supporting documentation. FINRA will not process any BrokerCheck Dispute Form that is incomplete, unsigned or submitted by a person or firm that is not the subject of the BrokerCheck report in question.

PART I - GENERAL INFORMATION

First Name: <i>Nancy</i>	Middle initial: <i>K</i>	Last Name: <i>Mellon</i>
Title (if dispute is being brought on firm's behalf):		
Address: [Redacted]	City: [Redacted]	State: [Redacted]
Phone Number: [Redacted]	Individual/Firm CRD Number: <i>1253484</i>	

PART II - INFORMATION ABOUT THE DISPUTE

Provide a statement identifying the information that you allege is inaccurate, including the location that such information appears in a BrokerCheck report (section and page number), and the reason you believe the information to be inaccurate.

The attached expungement, related to complaint (denied status) which was filed by Wells Fargo Advisors, despite client's understanding (next day) of ~~miss~~ issue. Also of note incorrect information recorded \$300,000 commitment to ~~KKR~~ fund, not \$300,000 share purchase of ~~KKR~~.

PART III - ACKNOWLEDGEMENTS

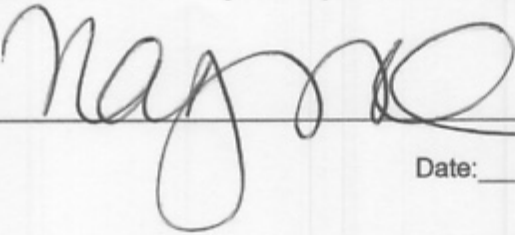
I understand that FINRA will consider any BrokerCheck Dispute Form submitted to be a communication to FINRA and, as such, to be conduct covered by FINRA Rule 2010, which requires members to observe just and equitable principles of trade and high standards of commercial honor. Accordingly, FINRA will consider disciplinary or other appropriate action against an individual or firm that, for example, willfully makes a false or misleading statement in a BrokerCheck Dispute Form.

I further understand that any information or documentation submitted in connection with this dispute may be provided to the entity that reported the information under dispute to the Central Registration Depository.

If submitting this dispute on behalf of a firm, I acknowledge that I am authorized to do so.

I have read the above statements and all of the information I have provided is true and accurate to the best of my knowledge. I understand that I may be subject to administrative or civil penalties if I provide false or misleading information.

Signature: _____



Date: _____

10/20/2017

BrokerCheck Dispute Checklist:

To ensure timely processing of your dispute, please check the following:

- All parts of this form are complete.
- The applicable section(s) and page(s) of the BrokerCheck report where the disputed information is located have been identified. If you wish, you may provide a copy of the BrokerCheck report with the disputed information circled or highlighted.
- All available supporting documentation has been attached to this form.

Please email this signed and dated form along with your supporting documentation to: BrokerCheckDispComm@finra.org or you may submit via USPS to:

**FINRA
Registration and Disclosure/Regulatory Review
ATTN: BrokerCheck Disputes/Comments
9509 Key West Avenue – 3rd Fl
Rockville, Maryland 20850-3329**

Questions: Call FINRA's Gateway Call Center at (301) 590-6500

Award
FINRA Office of Dispute Resolution

In the Matter of the Arbitration Between:

Claimant
Nancy Kimball Mellon

Case Number: 17-00579

vs.

Respondent
Wells Fargo Clearing Services, LLC

Hearing Site: Tampa, Florida

Nature of the Dispute: Associated Person vs. Member

REPRESENTATION OF PARTIES

For Claimant Nancy Kimball Mellon: Owen Harnett, Esq., AdvisorLaw LLC, Broomfield, Colorado.

For Respondent Wells Fargo Clearing Services, LLC: Patricia E. Cowart, Esq., Wells Fargo Law Department, Ft. Lauderdale, Florida.

CASE INFORMATION

Statement of Claim filed on or about: March 6, 2017.
Nancy Kimball Mellon signed the Submission Agreement: March 6, 2017.

Statement of Answer filed by Respondents on or about: April 27, 2017.
Wells Fargo Clearing Services, LLC signed the Submission Agreement: April 26, 2017.

CASE SUMMARY

In the Statement of Claim, Claimant asserted the cause of action of inaccurate reporting on her Central Registration Depository ("CRD") records. The cause of action relates to a customer complaint, Occurrence No. 1882493, which was recorded by Respondent on Claimant's CRD records.

In its Statement of Answer, Respondent stated there is no basis for finding of fault for damages in the amount of \$1.00 and stated that it does not oppose the requested expungement relief.

RELIEF REQUESTED

In the Statement of Claim, Claimant requested \$1.00 in compensatory damages; expungement of all references to Occurrence No. 1882493 from her CRD records or, in the event the Arbitrator chose not to utilize its discretion in expunging the underlying complaint, that an amendment as to the status of the complaint on Claimant's CRD

records from "Denied" to "Withdrawn"; and any and all other relief deemed just and equitable by the Arbitrator.

In its Statement of Answer, Respondent did not delineate a relief request.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrator acknowledges he has read the pleadings and other materials filed by the parties.

In accordance with the Arbitrator's directive dated July 20, 2017, Claimant filed with FINRA Office of Dispute Resolution proof of service of the Statement of Claim to the customer in the underlying complaint, and advised the customer of her right to participate in the expungement hearing scheduled for October 5, 2017.

The Arbitrator conducted a recorded telephonic hearing on October 5, 2017, so the parties could present oral argument and evidence on Claimant's request for expungement. Respondent did participate in the expungement hearing, did not contest the request for expungement, agreed that the claims were without merit and called for relief. Respondent's sole objection was to the request by Claimant for compensatory damages in the amount of \$1.00. Claimant, through her counsel, agreed with Respondent and at the hearing Claimant withdrew her request for \$1.00 in compensatory damages.

The customer in the underlying complaint did not participate in the expungement hearing but submitted a sworn statement as to facts of the case, to which no party objected.

The Arbitrator noted that Claimant did not previously file a claim requesting expungement of the same disclosure in the CRD and that there was no settlement of the underlying customer complaint.

In recommending expungement, the Arbitrator relied upon the following documentary or other evidence: the pleadings and submissions by the parties; BrokerCheck® Report of Claimant; Individual Snapshot Report; testimony of Claimant at the expungement hearing; and affidavit submitted by the customer in the underlying complaint.

The Arbitrator has provided an explanation of his decision in this award. The explanation is for the information of the parties only and is not precedential in nature.

AWARD

After considering the pleadings, the testimony and evidence presented at the recorded telephonic hearing, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

1. The Arbitrator recommends the expungement of all references to Occurrence No. 1882493 from registration records maintained by the CRD, for Claimant (CRD# 1253484), with the understanding that, pursuant to Notice to Members 04-16, Claimant must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.

Unless specifically waived in writing by FINRA, parties seeking judicial confirmation of an arbitration award containing expungement relief must name FINRA as an additional party and serve FINRA with all appropriate documents.

Pursuant to Rule 13805 of the Code of Arbitration Procedure (the "Code"), the Arbitrator has made the following Rule 2080 affirmative findings of fact:

The claim, allegation, or information is factually impossible or clearly erroneous; and

The claim, allegation, or information is false.

The Arbitrator has made the above Rule 2080 findings based on the following reasons:

The instant matter involves the acquisition of shares of KKR Special Situations II Fund ("KKR") by a customer of Claimant while employed at Respondent Wells Fargo Clearing Services, LLC in June 2015. While the customer is not a party to this arbitration, she was a principal participant in the events giving rise to the issues the parties have submitted for arbitral determination. The gravamen of the issues is:

1) The customer, in April 2016, received what she termed a "capital call" regarding her KKR shares. She mistakenly believed that this "indicated an additional purchase of KKR shares" that she had not authorized. In fact, shortly thereafter, Claimant and the customer reviewed the accounts and determined "all was in order." The customer has submitted her sworn affidavit that she was mistaken when she suggested that the KKR purchase was not authorized, and further, that any claim that "Claimant made an unauthorized purchase... was an unintentionally false statement, as I [the customer] had in fact authorized said purchase."

2) Respondent in its "Customer Complaint" on Claimant's CRD records disclosed (pg. 13 of 19 of the Individual Snapshot Report, No. 24) as to Claimant: "FA comment: Client alleged to have not signed/executed subscription documents, executed document was forwarded to client on April 19, 2016, the day after receipt of her complainant email on April 18, 2016. ** Firm Comment: The Firm determined that client's allegations lacked merit and denied the complaint in May 2016 and timely filed the closing DRP to reference it. The Claim was denied based on client's signed disclosure documents and authorization of the June 2015 purchase. Client subsequently notified the Firm in October 2016 of her mistake and advised she was withdrawing the complaint. Affidavit received from client withdrawing complaint."

3) Relief sought by the parties: Claimant requests expungement from her CRD records pursuant to FINRA Rule 2080(b)(1)(A), as the claims allegations, or information are factually impossible or clearly erroneous and further, requests expungement of her CRD records pursuant to FINRA Rule 2080(b)(1)(C) as the claims, allegations or information are false.

The Arbitrator has read the briefs of the parties and reviewed their submissions and believes and therefore recommends expungement is warranted in this matter.

Claimant testified under oath as to the facts of this arbitration. The customer submitted her sworn affidavit as to the material facts of this case. The Arbitrator finds the testimony and briefs of the parties to be credible and without challenge. No party suffered any damage. Miscommunication occurred, yet it was corrected without harm. For the Claimant to bear the burden of a CRD disclosure, which only unnecessarily burdens Claimant while achieving no benefit to the investing public, is unfair and unwarranted. The Respondent supported Claimant's request for expungement, and it presented a credible position. The Arbitrator finds that the requested expungement is warranted because the claim is factually impossible or clearly erroneous. It is factually impossible because, as the customer concedes, she had authorized the very transaction of which she complained. It is clearly erroneous as the customer in fact, withdrew any claim once her error was explained to her and which she then acknowledged. It is false because the customer acknowledges the error was made by her, and not by her broker or the brokerage firm.

Based on the nature of this case, the lack of harm caused to any party or participant, the lack of a need for or benefit from imposing any sanction or restraint upon any of the parties or participants, the Arbitrator recommends Claimant's request for expungement relief be granted.

2. Any and all claims for relief not specifically addressed herein are denied.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee = \$ 50.00

**The filing fee is made up of a non-refundable and a refundable portion.*

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm(s) that employed the associated person(s) at the time of the event(s) giving rise to the dispute. Accordingly, as a party, Respondent is assessed the following:

Member Surcharge = \$ 150.00

Hearing Session Fees and Assessments

The Arbitrator has assessed hearing session fees for each session conducted. A session is any meeting between the parties and the arbitrator(s), including a pre-hearing conference with the arbitrator(s) that lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) pre-hearing session with a single arbitrator @ \$50.00/session = \$ 50.00
Pre-hearing conference: July 19, 2017 1 session

FINRA Office of Dispute Resolution
Arbitration No. 17-00579
Award Page 5 of 6

One (1) hearing session on expungement request @ \$50.00/session	= \$ 50.00
Hearing Date: October 5, 2017 1 session	
<hr/> Total Hearing Session Fees	= \$ 100.00

The Arbitrator has assessed \$75.00 of the hearing session fees to Claimant, which includes the entire hearing session fee on expungement.

The Arbitrator has assessed \$25.00 of the hearing session fees to Respondent.

All balances are payable to FINRA Office of Dispute Resolution and are due upon receipt.

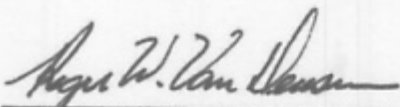
ARBITRATOR

Roger W. Van Deusen

Sole Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Arbitrator's Signature



Roger W. Van Deusen
Sole Public Arbitrator

10/17/17

Signature Date

October 17, 2017

Date of Service (For FINRA Office of Dispute Resolution office use only)

Award
FINRA Office of Dispute Resolution

In the Matter of the Arbitration Between:

Claimant
Nancy Kimball Mellon

Case Number: 17-01999

vs.

Respondent
Peter D. Roome
Wells Fargo Advisors Financial Network
Wells Fargo Clearing Services, LLC

Hearing Site: Tampa, Florida

Nature of the Dispute: Associated Person vs. Customer and Members

REPRESENTATION OF PARTIES

Claimant Nancy Kimball Mellon appeared pro se.

Respondent Peter D. Roome appeared pro se.

For Respondents Wells Fargo Advisors Financial Network, and Wells Fargo Clearing Services, LLC: Patricia Cowart, Esq., Wells Fargo Law Department, Fort Lauderdale, Florida.

CASE INFORMATION

Statement of Claim filed on or about: July 28, 2017.

Nancy Kimball Mellon signed the Submission Agreement: July 28, 2017.

Statement of Answer filed by Peter D. Roome on or about November 5, 2018.

Peter D. Roome did not sign the Submission Agreement.

Statement of Answer filed by Respondents Wells Fargo Advisors Financial Network, and Wells Fargo Clearing Services, LLC on or about: August 31, 2018.

Wells Fargo Clearing Services, LLC signed the Submission Agreement: August 31, 2018.

Wells Fargo Advisors Financial Network signed the Submission Agreement: September 6, 2018.

CASE SUMMARY

Claimant asserted the following cause of action: expungement.

In the Statement of Answer, Respondent Peter D. Roome did not object to Claimant's request for expungement.

In the Statement of Answer, Respondents Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC took no position on Claimant's request for expungement.

RELIEF REQUESTED

In the Statement of Claim, Claimant requested compensatory damages in the amount of \$50.00 and expungement.

In the Statement of Answer Respondents Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC requested dismissal of the request for compensatory damages.

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrator acknowledges that he has read the pleadings and other materials filed by the parties.

The Arbitrator conducted a recorded telephonic hearing on December 3, 2018 so the parties could present oral argument and evidence on Nancy Kimball Mellon's request for expungement.

The customer, Peter D. Roome did not participate in the expungement hearing and did not contest the request for expungement.

The Arbitrator reviewed the BrokerCheck® Report for Nancy Kimball Mellon and the settlement documents, considered the amount of payments made to the customer, and considered other relevant terms and conditions of the settlement. The Arbitrator noted that the settlement was not conditioned on the customer not opposing the request for expungement. The Arbitrator also noted that Nancy Kimball Mellon did not contribute to the settlement amount.

Claimant provided FINRA Dispute Resolution with proof that she notified the customer of the expungement request and of his right to participate and testify at the expungement hearing and served the customer with the Statement of Claim.

The Arbitrator noted that Claimant did not previously file a claim requesting expungement of the same disclosure in the CRD.

In recommending expungement the Arbitrator relied upon the following documentary or other evidence: the pleadings; Settlement Agreement and Release of Claims dated May 30, 2018; letter from the underlying customer dated November 5, 2018 and the emails dated November 4-5, 2018 between the customer and Claimant; the U5 amendment dated June 21, 2018; and letter dated August 28, 2017 from Claimant to FINRA (admitted as Claimant's Exhibit 2).

AWARD

After considering the pleadings, the testimony and evidence presented at the hearing, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

1. Claimant's claim for \$50.00 in compensatory damages is denied.
2. The Arbitrator recommends the expungement of all references to occurrence #1934333 from registration records maintained by the Central Registration Depository ("CRD"), for Claimant Nancy Kimball Mellon (CRD# 1253484), with the understanding that, pursuant to Notice to Members 04-16, Claimant Nancy Kimball Mellon must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.

Unless specifically waived in writing by FINRA, parties seeking judicial confirmation of an arbitration award containing expungement relief must name FINRA as an additional party and serve FINRA with all appropriate documents.

Pursuant to Rule 12805 of the Code, the Arbitrator has made the following Rule 2080 affirmative findings of fact:

The claim, allegation, or information is factually impossible or clearly erroneous; the registered person was not involved in the alleged investment-related sales practice violation, forgery, theft, misappropriation, or conversion of funds; and the claim, allegation, or information is false.

The Arbitrator has made the above Rule 2080 findings based on the following reasons:

The testimony and documentary evidence admitted as Exhibit 2 and the Answer of Respondent in this case and Respondent's Answer to Claimants' Statement of Claim dated July 14, 2017 (Case 17-00958) support a finding that the customer's accounts were properly managed and consistent with the investment objectives of the client and not unsuitable or wrongfully over-concentrated in the energy sector by any action of the Broker. Further, the Broker followed properly the guidance of Respondent in handling the accounts and investment recommendations of the firm but was limited in some aspects of the managed account benefits for a portion of the investments by limitations required for check-writing privileges and Priority Credit Line requirements of Respondents. The decision to maintain that arrangement was that of the customer, not the Broker. In addition, a significant number of the Customer's investments were actually acquired at Morgan Stanley or other firms and

transferred intact to Wells Fargo. The investment decisions were not made by the Broker but were nonetheless consistent with the customer's investment objectives at the time.

It is significant to note that the customer did not name the Broker in his underlying claim. An intentional fact that was emphasized in his letter of 11/5/2018 and which letter expressly supported the expungement of this record. In fact, the customer expressly stated: "I had no intent on including her in the case, that was done against my wishes." He further stated: "With regard to this case, I have answered that I have no objection to the expungement, since it would in fact remedy the error made in the first place, recording this on her resignation." Irrespective of the allegations in the underlying Statement of Claim and which were never subjected to the scrutiny of a panel at a hearing, the letter of 11/5/18 by the Claimant/Customer is clear that he did not consider the Broker as having violated any duty to him or committed any wrongful act or that she was engaged in any investment-related sales practice violations as to the accounts.

All the positions in the customer's accounts were recommended by Wells Fargo Advisors research department and not the Claimant at the time of purchase. Claimant followed the customer's instructions. The settlement amount in light of the underlying claim was reasonable for its purpose of avoiding arbitration expenses.

FEES

Pursuant to the Code of Arbitration Procedure, the following fees are assessed:

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee	= \$ 50.00
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**The filing fee is made up of a non-refundable and a refundable portion.*

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firms that employed the associated person at the time of the events giving rise to the dispute. Accordingly, as a parties, Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services, LLC are each assessed the following:

Member Surcharge	= \$ 150.00
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Postponement Fees

Postponements granted during these proceedings for which fees were assessed or waived:

December 6, 2018 postponement by Wells Fargo Advisors Financial Network and Wells Fargo Clearing Services	Waived
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Total Postponements Fees	Waived
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ARBITRATOR

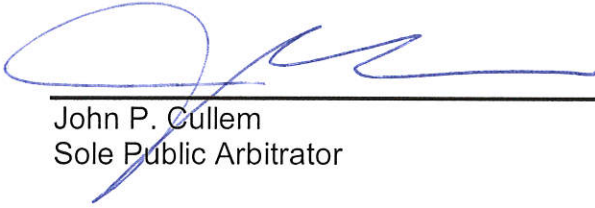
John P. Cullem

-

Sole Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Arbitrator's Signature



John P. Cullem
Sole Public Arbitrator

JANUARY 16, 2019

Signature Date

January 18, 2019

Date of Service (For FINRA Office of Dispute Resolution office use only)