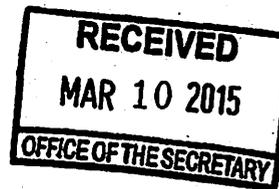


March 3, 2015



FINRA  
Office of the Secretary  
100 F Street, NE  
Mail Stop 1090  
Washington, DC 20549

To whom it may concern:

316434

This is my second letter in regards to multiple communications that I have received from FINRA. I sent a letter in regards to this situation and my license in September of 2014. After receiving multiple more communications I am assuming that my original letter was not received.

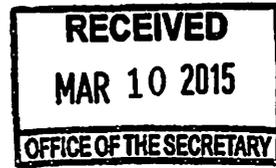
I registered with FINRA in order to take my series 6 exam. I however did not pass the series 6 exam before being terminated from Huntington National Bank. My termination was not from Huntington Investment Corp. My termination was due to altering a business checking account document. The alteration was made to my own signature on the document and found to not be just grounds for my termination at a later date. I feel that my being barred from FINRA is unjust due to you not receiving my original communication, however I should have not been considered for suspension in the first place. The document that was "altered" was not involved with any form of investment paperwork or Huntington Investment Corp. I also was registered but never licensed with FINRA as well. I feel that this needs to be reconsidered. Also I have received only written communication in regards to this but no communication via phone or email. Due to a busy schedule I was not able to take the time to write ANOTHER communication until now. I am taking the time now to attempt to correct this situation in hopes that this will be corrected with minimal inconvenience.

I have attached copies of the document in question

If further information is required please contact me via phone or email for best communication.

Darren M. Smith

[REDACTED]  
[REDACTED]



Account Number 01261971252



**Certified Copy of Limited Liability Company Resolutions to  
Open and Maintain a Bank Account or Safe Deposit Box**

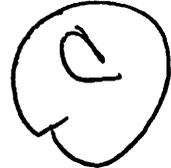
The undersigned hereby certifies to The Huntington National Bank that: I am the  
**President**

and, as such, I am familiar with the records and proceedings of:

**JONES YORK TOWNSHIP FARM, LLC**

**Manager-Managed LLC, a duly organized and existing limited liability company under the laws of the**

**State of OH**



the following is a true, accurate and compared copy of resolutions duly adopted by the LLC; and that the resolutions have not been rescinded, modified or revoked, and are in full force and effect.

**RESOLVED, that**

- (i) The Huntington National Bank (the "Bank") is hereby designated as a depository of the LLC;
- (ii) one or more safe deposit boxes may be leased or one or more account(s) may be opened and maintained, in accordance with the rules and regulations or procedures of the Bank pertaining to such accounts as amended from time to time, and in the name of the LLC with the Bank;
- (iii) any of the individuals whose names are set forth in (iv), below or, whose genuine signatures appear on separate cards dated and filed with the Bank, (collectively the "Authorized Signatories" and individually an "Authorized Signatory") are hereby authorized to act individually on behalf of the LLC and in its name to:
  - a. sign checks, drafts, notes, bills of exchange, acceptances, or other orders for payment of funds from any account maintained by the LLC;
  - b. indorse checks, drafts, notes, bills, certificates of deposit, or other instruments owned or held by the LLC for deposit in any such account, or for collection or discount by the Bank and such indorsement may be written or imprinted with an authorized facsimile a ("Stamp") in the name of the LLC without the designation of the person making such indorsement (the LLC shall be fully responsible for any and all payments made by the Bank in reliance upon said Stamp and agrees to indemnify and hold harmless the Bank from any claims, demands, expenses, losses or damages suffered or incurred by the Bank arising out of the misuse or unlawful or unauthorized use by any person of such Stamp);
  - c. identify, approve and guarantee the indorsements of any and all checks and drafts drawn by the LLC;
  - d. waive demand, protest, and notice of protest, or dishonor of any check, draft, note, bill, certificates of deposit or other instruments made, drawn, or indorsed by the LLC;
  - e. act for the LLC in the transaction of all other business (whether or not it is of the kind, nature or character specified in this certificate) on the LLC's behalf with the Bank, including but not limited to executing contracts and delegating person to engage in transaction in connection with such contracts;
  - f. open and maintain an account in the name of the LLC (any account so opened shall be bound by the provisions of this certificate);
  - g. open or lease a Safe Deposit Box in the name of the LLC;
  - h. certify to the Bank the names of the Authorized Signatories and shall certify such change to the Bank, and the Bank shall be fully protected in relying on such certification and shall be indemnified and held harmless from any claims, demands, expenses, losses or damages resulting from or arising out of the Bank honoring the signature of any individual so certified, or refusing to honor the signature of any individual not so certified;
  - i. delegate other person(s) to perform any of the foregoing acts;

(iv) Name of Authorized Signatories:

FORM: LLCRESOLUTION(03/10)



ELLEN FRIESNER

FURTHER RESOLVED, that:

- (i) the Bank is authorized to honor, receive, certify, or pay all instruments signed in accordance with this certificate even though drawn or indorsed to the order of any Authorized Signatory signing the same, tendered for cash, or in payment of a personal obligation or for deposit into a personal account of said Authorized Signatory and the Bank is not required or obligated to inquire into the circumstances of the issuance or use of any instrument signed in accordance with this certificate, or the application, or disposition of such instrument, or the proceeds thereof;
- (ii) overdrafts, if any, shall not be considered to be a loan; and
- (iii) the provisions of this certificate shall remain in full force and effect until written notice of its amendment or rescission shall have been received by the Bank and the Bank has a reasonable amount of time to act upon such notice, and the receipt of such notice shall not affect any action taken by the Bank prior thereto.

FURTHER RESOLVED, that the undersigned be, and hereby is, authorized and directed to certify to the Bank the foregoing resolutions and that the provisions thereof are in conformity with the governing documents of the LLC.

I further certify that there is no provision in the governing documents of the LLC limiting the power of the LLC to pass the foregoing resolutions and that the same are in conformity with the governing documents of the LLC.

IN WITNESS WHEREOF, I have hereunto subscribed my name this 27 day of April, 2014.



If the person signing above is designated as an Authorized Signatory another manager, member or officer of the LLC must also sign the following further confirming this certificate as follows (for a single member LLC, that is member managed, no second signature is needed):

Ellen Friesner  
Signature

Owner  
Title



**Resolved Copy of Limited Liability Company Resolutions to**

The undersigned hereby certifies to The Huntington National Bank that: I am the  
President



and, as such, I am familiar with the records and proceedings of:

These resolutions, amendments, and articles of organization are in full force and effect.

(iii) any of the individuals whose names are set forth in (iv) below or whose genuine signature appears as "Authorized Signatory" are hereby authorized to:

- a. sign checks, drafts, notes, bills of exchange, acceptances, or other orders for payment of funds from any
- b. indorse checks, drafts, notes, bills, certificates of deposit, or other instruments owned or held by the LLC for deposit in any such account, or for collection or discount by the Bank and such indorsement may be written or imprinted with an authorized facsimile a ("Stamp") in the name of the LLC without the designation of the person making such indorsement (the LLC shall be fully responsible for any and all payments made by the Bank in reliance upon said Stamp and agrees to indemnify and hold harmless the Bank from any claims, demands, expenses, losses or damages suffered or incurred by the Bank arising out of the misuse or unlawful or unauthorized use by any person of such Stamp);
- c. identify, approve and guarantee the indorsements of any and all checks and drafts drawn by the LLC;
- d. waive demand, protest, and notice of protest, or dishonor of any check, draft, note, bill, certificate of deposit or other instruments made, drawn, or indorsed by the LLC;
- e. enter into the execution of all other business (including contracts of the kind, nature or character specified in this certificate) on the LLC's behalf with the Bank, including but not limited to executing contracts and delegating person to engage in transaction in connection with such contracts;
- f. open and maintain an account in the name of the LLC (any account so opened shall be bound by the provisions of this certificate);
- g. open and maintain a Safe Deposit Box in the name of the LLC;
- h. certify to the Bank the names of the Authorized Signatories and shall certify such change to the Bank, and the Bank shall be fully protected in relying on such certification and shall be indemnified and held harmless from any claims, demands, expenses, losses or damages resulting from or arising out of the Bank honoring the signature of any individual so certified, or refusing to honor the signature of any individual not so certified;
- i. delegate other person(s) to perform any of the foregoing acts;

(iv) Name of Authorized Signatories:





[REDACTED]

**CERTIFIED MAIL®**



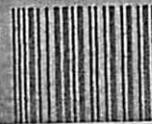
7014 2870 0000 9449 0050

Office of the Secretary  
U.S. Securities and Exchange Commission  
100 F Street, NE  
Mail Stop 1090  
Washington, DC 20540

RECEIVED

MAR 10 2015

OFFICE OF THE SECRETARY



U.S. POSTAGE  
PAID  
LIMA, OH  
45801  
MAR 03, 15  
AMOUNT



**To: Secretary**

Department:  
Phone:  
Route: HQ-10b  
Mail Stop: 1090  
Building: SP2

Package Type:  
Sender Name:



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3/10/2015 11:16:11  
AM



Financial Industry Regulatory Authority

**VIA CERTIFIED AND FIRST CLASS MAIL**

February 13, 2015

Darren M. Smith

Re: Bar from Association with any FINRA member (FINRA Rule 9552)  
Darren M. Smith, CRD No. 5767358  
Matter No. 2014041027701

Dear Mr. Smith:

Please be advised that, pursuant to FINRA Rule 9552(h) and, in accordance with FINRA's Notice of Suspension letter dated November 10, 2014 and the Suspension from Association letter dated December 4, 2014, you were barred from associating with any FINRA member in any capacity on February 13, 2015.

If you seek to appeal this regulatory action to the U.S. Securities and Exchange Commission (SEC), you must file an application with the SEC at the address listed below. To comply with the SEC's rule regarding timeliness, you must file the application for review within thirty days of your receipt of this letter. Also, a copy of the application, as well as copies of all documents you file with the SEC in connection with this matter, must be sent to FINRA. The SEC and FINRA addresses are as follows:

Office of the Secretary  
U.S. Securities and Exchange Commission  
100 F Street, NE  
Mail Stop 1090  
Washington, DC 20549

Alan Lawhead, Esq.  
Office of General Counsel  
FINRA  
1735 K Street, NW  
Washington, DC 20006

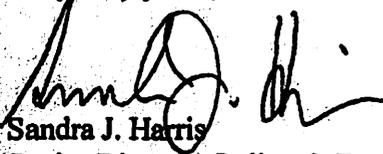
Any documents provided to the SEC via facsimile or overnight mail should also be provided to FINRA by similar means.

Darren M. Smith  
February 13, 2015  
Page 2

If you file an application for review with the SEC, the application must identify the FINRA case number and set forth in summary form a brief statement of alleged errors in the determination and the supporting reasons. You must also include an address where you may be served and phone number where you may be reached during business hours. If your address or phone number changes, you must advise the SEC and FINRA. Attorneys must file a notice of appearance.

Questions regarding the appeal process may be directed to the Office of the Secretary at the SEC. The phone number of that office is (202) 551-5400.

Very truly yours,



Sandra J. Harris

Senior Director, Policy & Expedited Proceedings

cc: Edward Wegener, Director (District 8 – Chicago)



Financial Industry Regulatory Authority

VIA CERTIFIED AND FIRST CLASS MAIL

December 4, 2014

Darren M. Smith



Re: Suspension from Association with any FINRA Member (FINRA Rule 9552)  
Darren M. Smith, CRD No. 5767358  
Matter No. 2014041027701

Dear Mr. Smith:

Please be advised that, pursuant to FINRA Rule 9552 and in accordance with FINRA's Notice of Suspension letter dated November 10, 2014 ("Notice of Suspension"), you were suspended on December 4, 2014, from associating with any FINRA member in any capacity.

Under FINRA Rule 9552(f), you may file a written Request for Termination of the Suspension on the ground of full compliance with the Notice of Suspension. Such request must be filed with:

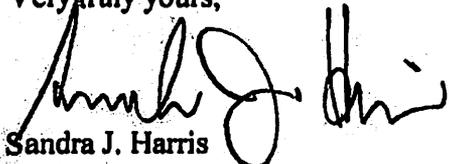
J. Bradley Bennett, Executive Vice President, Enforcement  
c/o Sandra J. Harris, Senior Director, Policy & Expedited Proceedings  
FINRA  
300 South Grand Avenue, Suite 1600  
Los Angeles, CA 90071

If you fail to request termination of the suspension within three (3) months of the date of the original Notice of Suspension, you will automatically be barred on **February 13, 2015** from associating with any FINRA member in any capacity. See FINRA Rule 9552(h).

Darren M. Smith  
December 4, 2014  
Page 2

If you have any questions, or if you would like another copy of the Notice of Suspension, please contact me at (213) 613-2601.

Very truly yours,

A handwritten signature in black ink, appearing to read "Sandra J. Harris". The signature is fluid and cursive, with a large initial "S" and "H".

Sandra J. Harris  
Senior Director, Policy & Expedited Proceedings

cc: Edward Wegener, Director (District 8 – Chicago)



November 10, 2014

**Via Certified and First Class Mail**

Mr. Darren M. Smith  
[REDACTED]

Re: Notice of Suspension (FINRA Rule 9552)  
Darren M. Smith, CRD No. 5767358  
Matter No. 2014041027701

Dear Mr. Smith:

**Notice of Suspension**

PLEASE TAKE NOTICE that on December 4, 2014 (the "Suspension Date"), pursuant to FINRA Rule 9552, you will be suspended from associating with any FINRA member in any capacity because you failed to provide information to FINRA, which had been requested from you in accordance with and pursuant to FINRA Rule 8210. Specifically, you failed to respond to a request for information and documents from FINRA dated July 8, 2014, that was personally served on July 16, 2014. A copy of the subject request letter is attached.

If you take corrective action by complying with the request before the Suspension Date, the suspension will not take effect. Nonetheless, you may still be subject to a disciplinary action for your failure to respond timely to a request for information under FINRA Rule 8210.

**Request for Hearing**

Under FINRA Rule 9552(e), you may request a hearing in response to this Notice. Any hearing request must be in writing, state with specificity any and all defenses to the suspension and be filed with the Office of Hearing Officers. Any request for a hearing shall be made before the Suspension Date. A timely request for a hearing will stay the effective date of any suspension and FINRA Rule 9559 will govern the hearing. Your hearing request should be directed to:

FINRA Office of Hearing Officers  
1735 K Street, NW, 2nd Floor  
Washington, DC 20006

Mr. Darren M. Smith  
November 10, 2014  
Page 2

Pursuant to FINRA Rules 8310(a) and 9559(n), a Hearing Officer or, if applicable, a Hearing Panel, may approve, modify or withdraw any and all sanctions or limitations imposed by this Notice and may impose any other fitting sanction.

**Request for Termination of the Suspension**

Under FINRA Rule 9552(f), if you are suspended, you may file a written Request for Termination of the Suspension on the ground of full compliance with this Notice. Such request must be filed with:

J. Bradley Bennett, Executive Vice President, Enforcement  
c/o Sandra J. Harris, Senior Director, Policy & Expedited Proceedings  
FINRA  
300 South Grand Avenue, Suite 1600  
Los Angeles, CA 90071

**Default**

If you fail to request termination of the suspension within three (3) months of the date of this Notice of Suspension, you will automatically be barred on February 13, 2015, from associating with any FINRA member in any capacity. See FINRA Rule 9552(h).

If you have any questions, please contact me at (213) 613-2601 or via e-mail:  
[Sandra.Harris@finra.org](mailto:Sandra.Harris@finra.org).

Very truly yours,



Sandra J. Harris  
Senior Director, Policy & Expedited Proceedings  
Enforcement

Attachment

cc: Edward Wegener, Director (District 8 – Chicago)

**VIA PERSONAL SERVICE**

July 8, 2014

Mr. Darren Mathew Smith  
[REDACTED]

**RE: Matter ID 20140410277  
Darren M. Smith**

Dear Mr. Smith:

This office is conducting an inquiry with respect to Form U5 from The Huntington Investment Company reporting that on April 17, 2014 your employment was terminated. The purpose of this inquiry is 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, please provide the following documents and information to me at the above cited address no later than **July 29, 2014**:

1. Signed statement addressed to FINRA in response to the allegations that you used corrective fluid on a legal document.
2. Please provide the type of documents in question, and if this was done with the customer's approval.
3. Was the customer aware of the transaction which was executed as a result of submitting the document for processing?
4. Did you seek approval from the Firm prior to using the corrective fluid? If so, please provide an explanation of the Firm's approval and any limitations the Firm implemented. Did your involvement exceed the Firm's limitations?
5. Did you solicit any Firm employees to participate in the activity? If so, please specify which other employees were involved and their involvement.
6. Copies of all relevant documentation referring or relating to this matter.
7. Are there any other complaints regarding your employment at the Firm, which are open or were resolved within the preceding three years of the date of the current reportable event? If so, please provide additional documentation.

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 withholding and state the basis for your doing so. Any failure on your part to satisfy these obligations could expose you to sanctions, including a permanent bar from the securities industry.

As a matter of policy, FINRA conducts its investigations on a non-public basis. Nonetheless FINRA may sometimes provide access to its investigative files to other regulatory and law enforcement authorities, and, if subpoenaed, to litigants in civil actions. In addition, pursuant to FINRA's Code of Procedure, FINRA is required to produce documents and transcripts to respondents during discovery. We will not (1) entertain requests for confidential treatment of any information or documents you provide in response to this request; (2) give you notice of any subpoena or access request we receive that encompasses any such information or documents; or (3) undertake to return documents when this investigation is completed.

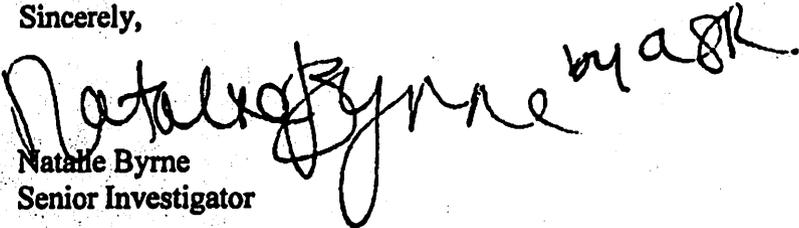
If you are not currently associated with a FINRA firm, please be advised that you are responsible for notifying FINRA in writing of any home or mailing address change. Your address change should be directed to: CRD Address Changes, CRD, P.O. Box 9495, Gaithersburg, MD 20898-9495.

If you have re-registered with a new FINRA firm, please be reminded that the new firm is responsible for filing an amended Form U4 Notice, with a copy to this office, of any home address or mailing address change.

Since this is a preliminary inquiry, it does not require reporting under Form U4, Question 14G, regarding notice of investigations.

This inquiry should not be construed as an indication that FINRA or its staff has determined that any violations of federal securities laws or FINRA, NASD, NYSE, or MSRB rules have occurred. Please call me at the telephone number cited above if you have any questions.

Sincerely,

  
Natalie Byrne  
Senior Investigator