



May 18, 2017

S.E.C.

100 F Street, N.E.

Washington, D.C. 20549

Att: Jill Peterson, Assistant Secretary

RE; Administrative Hearing # 3-17963

Dear Ms. Peterson,

I thought I sent this exhibit "D" up to you to add on to my case relating to my FINRA AWC agreement in question. I am sending to you again just to make sure because I believe this is a strong argument against what FINRA did to me in regard to not letting me back out of this agreement the very next day after I signed it. They said it didn't matter if there were errors in that since I signed it I owned it. I want your organization to please review if this is proper as well. Thanks again for your cooperation in this matter. I will be sending a copy to FINRA as well.

Sincerely,

A handwritten signature in black ink that reads "Bruce Zipper". The signature is written in a cursive style with a large, looping initial "B".

Bruce Zipper

305- [REDACTED]

" Exhibit D "

(ORIGINAL)

May, 05, 2017

FINRA Ombudsman

9509 Key West Ave

Rockville, MD 20850



RE: AWC Agreements Signed

My name is Bruce Zipper. I am the owner and President of Dakota Securities Intl (CRD# [REDACTED] in Miami, Florida. I signed two AWC's in Boca Raton, Fl on April 4, 2016. I included a copy of each for your review. I worked out these agreements with Kevin Rosen the lawyer for enforcement in the Boca Raton Office at the time. After signing the agreements on April 4, 2016 and reviewing them again that night I called Mr. Rosen on April 5, the next day telling him I think I made a mistake in my understanding of these agreements and wanted to back out of both of them. Mr. Rosen was emphatic and said that was impossible and once I signed the agreements nothing could be done and they would be enforced. I complained saying there was new information relating to these agreements but Mr. Rosen said there was nothing that could be done. At that time I asked to speak to Mr. Rosen's supervisor and he called later on a joint call with a gentleman by the name of Davis Clapper (not sure of the spelling) who said he was the head attorney for enforcement in the Southeast and would speak to me about this situation. Mr. Clapper agreed with Mr. Rosen and said there was nothing I could do and once signed that was it and there was nothing I could do about it. I am coming to this office as well as going to the S.E.C. and the court system in Florida as well to challenge their ruling that once signed there is no recourse. Please respond to this inquiry with your understanding of the rules regarding this issue in regard to AWC's. that have been signed and if there is a way to backout if further information is discovered. Thanks very much for your attention to this matter.