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I had a dispute with a New York brokerage firm and Cold Spring Advisory went to bat for me, we ended receiving a large settlement, not all my losses, but a good amount of it. Cold Spring Advisory made me comfortable because they were completely 100% behind my claim, which was a legitimate claim. I stand behind them one hundred percent.

I feel I received very competent representation, Jennifer Tarr represented us the entire time and did a very good job going up against the attorney for the brokerage firm and I am very satisfied with her performance.

The economic result that we experienced due to Cold Spring's efforts; I ended up getting back 70% of our losses, which I was very happy with. Cold Spring exceeded my expectations with this result against a broker that I feel is very illegitimate and continues to work in the securities industry to this day. I feel FINRA should concentrate on efforts to remove this type of broker from the industry and to not trying to remove or curb NAR firms that help clients like me.

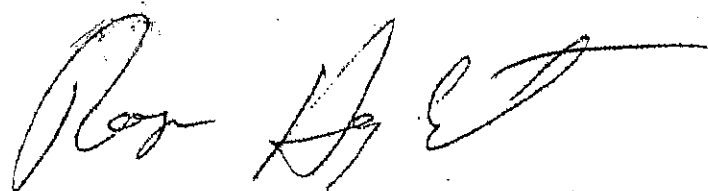
I found Cold Spring Advisory from a flier they have sent out and besides that, I did not know of anyone, attorney or not, that does this type of work, so I was happy they had found me through that mailing. I knew I was swindled by a crooked broker but I did not know what recourse I had until I received the information from Cold Spring.

About the economics of retaining Cold Spring or an attorney; the only litigation I have ever been involved with, was paying for and dealing with my daughter's divorce attorney. He required an initial retainer, then there was subsequent billing so I never really knew when the billing was going to stop. I prefer Cold Springs ideology of one payment does all, so I knew exactly what I was in for. When all was said, and done, Cold Spring reduced their contingency fee and I received exactly what I thought I was going to get without any further deductions or disbursements. I found them true to their word and honest.

I absolutely do not think FINRA should restrict or prohibit NAR firms, as far as I know there is no other entities out there to help people that have been swindled by crooked brokers other than hiring an attorney which I feel would cost a lot more money and more then Cold Spring requires. I think Cold Spring is a necessary body to contend with to go against fraudulent brokers and the things they put investors through. I think FINRA should leave this subject alone and actually be supportive of NAR firms. People don't know where to go and who to turn to, when they have been cheated out of their life savings. Firms like Cold Spring, whom I think is the largest of NAR firms, I think they are a necessary form by getting knowledge out and what investors can do to get your money back by filing suit and putting these crooked brokers out of business.

I never heard of FINRA, so in my opinion, for FINRA to put a checklist on their website is a complete waste of time. Cold Spring Advisory told me about FINRA, normal people, like myself, who do not invest much but get convinced by a smooth-talking broker that takes our savings, we don't know about FINRA, we don't see them advertise themselves, so what good would a checklist be to people like me. Also, what is to say if that checklist somehow turns people off to NAR firms, where would that put them, certainly not in a better position than me, who got back 70% of my losses, solely because of Colds Spring Advisory.

ROGER HAMBRIGHT

A handwritten signature in black ink, appearing to read "Roger Hambricht", written in a cursive style.