

**AWARD**  
**FINRA DISPUTE RESOLUTION**

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CASE #: 16-00294

Pearl Oliver-Perkins (Claimant) vs. Terry Lee Bailey (Respondent)

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**REPRESENTATION OF PARTIES:**

Claimant Pearl Oliver-Perkins appeared pro se.

Respondent Terry Lee Bailey appeared pro se.

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**NATURE OF DISPUTE:** Customer vs. Associated Person

Statement of Claim filed on or about: January 31, 2016.

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**CASE SUMMARY:** Claimant alleged failure to monitor and take action on her real estate investment trust account within her retirement portfolio (IRA).

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**RELIEF REQUESTED:** In the Statement of Claim, Claimant requested the amount of \$22,665.62 in damages.

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**AWARD:** The Arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondent is liable for and shall pay to the Claimant \$2,500.00 in compensatory damages. 2) All other relief requests are denied. 3) FINRA Office of Dispute Resolution ("FINRA") shall retain the \$425.00 filing fee that the Claimant deposited previously. 4) Respondent is liable for and shall pay to Claimant \$425.00 to reimburse Claimant for the filing fee previously paid to FINRA.

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**OTHER FEES:** Respondent's former firm, Wells Fargo Advisors, LLC, has paid to FINRA the \$450.00 Member Surcharge previously invoiced.

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**OTHER ISSUES:** The Arbitrator acknowledges that she has read the pleadings and other materials filed by the parties.

Respondent did not file with FINRA a properly executed Submission Agreement but is required to submit to arbitration pursuant to the Code of Arbitration Procedure and, having responded to the claim, is bound by the determination of the Arbitrator on all issues submitted.

**ARBITRATOR**

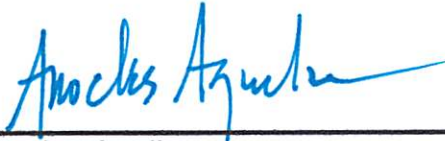
Arocles Aguilar

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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



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Arocles Aguilar  
Sole Public Arbitrator



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Signature Date

July 11, 2016  
Date of Service (For FINRA-DR office use only)