

November 22,2017

MARY INGLIS

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FINRA COMMENT TO NON-ATTORNEY
REPRESENTATION

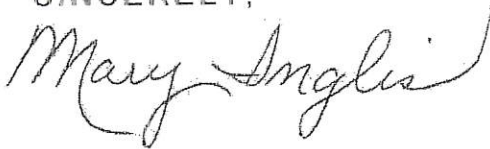
To Whom It May Concern,

My experience with a non-attorney firm, Cold Spring Advisory, has been nothing short of wonderful. It all started when my local financial advisor (we have a very small portfolio) received our transfer of account from our New York brokerage firm and recognized that there were very bad things happening in our New York account. My local advisor suggested we call FINRA or someone to look over our New York account because she thought we should be able to recoup monies from the broker abuses that we had experienced. There was a lot of damage done in our account, over \$100,000, when we were very clear telling our broker our instructions with our account, then he did the complete opposite. I knew we needed help, so I went to the internet to do research and that's how I found Cold Spring Advisory. Cold Spring was very honest and upfront by telling us that they would not proceed with a case until they did their due diligence prior to taking on our case. So, I got them all the information that they needed to determine if we had a good enough case for Cold Spring to take on. After reviewing all our documents, they called us to tell us the good news that we had all the elements for a good arbitration. Since that phone call, it has been nothing but a positive experience the whole way thru. I absolutely feel Cold Spring was a very competent firm that handled our case perfectly. Our economic experience was wonderful, we received our settlement check on time as promised and with that money we were able to do a whole bunch of home improvements and other stuff that we weren't able to do before and we are very happy that we could now accomplished those things that were life changing to my family.

In reference to comparing Cold Spring Advisory to attorney firms, I feel we really couldn't afford an attorney, most wanted an hourly fee and that was something we were not interested in and others wanted up to 50% of our settlement which we were not interested in as well. Cold Spring's economic was perfect for us, a small amount upfront and 25% of the settlement., which was lowest we heard of.

When poised with the question whether we feel FINRA should impose restrictions or prohibit NAR firms like Cold Spring Advisory our answer is, NO, NO, NO, absolutely not! These firms should not be limited nor prohibited. I feel a company like Cold Spring is the only recourse that not very wealthy people have. I can't go hire a lawyer, they are just too expensive whether on the front end or their huge contingency fees on the back end. Why shouldn't the little people out here have the option of a NAR firm. I feel this is another way big bureaucracy agencies like FINRA try to control and limit the investor options, let the investor choose, isn't the more options we have to obtain representation better? FINRA should not try to control everything, if FINRA was there for us as our first line of defense, by not getting broker abused, I would not have been in the arbitration system in the first place.

SINCERELY,

A handwritten signature in cursive script that reads "Mary Inglis". The signature is written in black ink and is positioned below the word "SINCERELY,".

MARY INGLIS